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AUTHOR Johnson, David M.; Burns, J. Patout
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ABSTRACT

Information on enrollment, finances, and student financial aid at Catholic colleges during 1982-1984 is presented, based on the Higher Education General Information Surveys and the Student Aid Recipient Data Bank. Narrative summaries and statistical data include: total headcount enrollments from 1978 to 1984 at other private colleges and at five types of Catholic institutions (doctoral universities, four-year colleges, two-year colleges, women's colleges, and Neylan institutions); headcount and full-time equivalent enrollments for fall 1984 at the 25 largest Catholic institutions; enrollments in Diocesan Catholic colleges; geographic distribution of colleges with enrollments; full-time and part-time enrollments by level (undergraduate, graduate, and professional); enrollments by minority group and sex; educational and general revenues and expenditures at other independent colleges and at Catholic colleges; revenues and expenditures by type of college; endowment book value and market value at Catholic and other private colleges; indebtedness at Catholic and other private colleges; and, for specific student aid programs, the average amount of aid; percentage receiving this form of aid; and percentage of costs covered, by income level. (SW)

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ENROLLMENTS, FINANCES AND STUDENT AID

AT

CATHOLIC COLLEGES AND UNIVERSITIES

1982–1984

DAVID M. JOHNSON AND J. PATOUT BURNS

HE020195

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The Association of Catholic Colleges and Universities

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Introduction

In 1980 ACCU published its first systematic study on enrollment, finances and student aid at Catholic colleges and universities. Entitled *Project 80*, the report was initiated by Msgr. John F. Murphy, then Executive Director of ACCU, and prepared and written by Rev. Ernest Bartell C.S.C. In 1983 we updated the data, again with the assistance of Father Bartell. In both instances we secured the needed information from our colleagues at the National Institute of Independent Colleges and Universities, a collaboration that has been continued in this present study.

Once computer technology got a foot in the door at ACCU, our Associate Executive Director David Johnson was able to assume the kind of task previously done by Father Bartell. He was assisted greatly in the work by Dr. Patout Burns of the University of Florida at Gainesville who was an ACE Fellow in 1985–86 and offered his services to ACCU, an offer which we readily accepted and for which we are very grateful.

As we continue our journey through the 1980s we need to reflect on the data presented here. Certainly, we are nowhere near the number of closings once predicted for this decade. But we are more aware of the need for husbanding our resources with care if we are to be able to continue our excellent tradition of education. Financial aid has gone up and down; enrollments are now more dependent on part-time and older students; endowments by no means make up for the declining gifts from religious communities. Yet, with all that, our institutions are remarkably healthy and surprisingly resilient. There is no doubt that motivation and habits of frugality have assisted our institutions in the past. It is to be hoped that informative data, sophisticated tools for planning, and continued commitment will also accompany us into the future.

Alice Gallin, O.S.U.
Executive Director

Acknowledgements

This is an expanded version of our earlier paper on trends in enrollments and finances at Catholic colleges and universities, as published in *Current Issues in Catholic Higher Education*, Volume 7, Number 1 (Summer, 1986). These 1986 reports aim to update a considerable body of data collected by ACCU and published previously in *Project '80: Enrollments, Finances, and Student Aid at Catholic colleges and Universities* (jointly published with the National Institute of Independent Colleges and Universities, 1980), and "Trends in Enrollment and Finance, 1978–1982" (*Current Issues in Catholic Higher Education*, Volume 4, Number 1; Summer, 1983). Both of these reports were authored by Ernest Bartell, C.S.C., to whom the present authors are indebted for the principles of organization and analysis which underlie this report as well as his. In order to update the Bartell data, we again called upon the resources of the National Institute of Independent Colleges and Universities (NIICU) and, in particular, Executive Director Julianne Still Thrift and programmer John Buckle. Without their patience and kind assistance, this report could not have been completed.

The material on enrollments and finances presented below, then, is drawn entirely from NIICU tapes of data submitted by Catholic and other independent institutions of higher education in the Higher Education General Information Surveys (HEGIS) for the years identified. The data on student financial assistance at Catholic colleges and universities comes from another source, NIICU's Student Aid Recipient Data Bank (SARD), a continuing sample of students receiving aid at all independent colleges and universities. We have asked NIICU to separate out the students from the Catholic institutions included in their sample.

Although our focus will be on the years 1982–1984, wherever possible and appropriate we have merged data presented in the earlier Bartell reports (covering, for some statistics, the years 1970–1982) in order to provide a wider perspective on Catholic institutions and their students.

Two caveats must be acknowledged beforehand. One is that the most recent data available to us are already two years old; HEGIS data are submitted by the institutions in October of each year, but it takes the Department of Education another year and a half (or so) to edit and place the data on tapes which can then be used by researchers. So the discussion which follows describes not the present reality, but the "fairly recent reality" of enrollments, finances and students financial aid at Catholic colleges and universities. The second caveat is that the data presented here do not, and can not, describe any single Catholic institution of higher education. These are aggregate data, describing our sector as a whole and in comparison to other independent institutions; arithmetic means described herein should therefore not be taken to show what an "average" Catholic institution is or should be.

David M. Johnson
J. Patout Burns

November, 1986

Enrollments, Finances and Student Aid at Catholic Colleges and Universities 1982 — 1984

David M. Johnson and J. Patout Burns

INTRODUCTORY NOTE

Although Catholic colleges and universities are independent institutions of some variety, and are not parts of any organized "system" (such as, for example, a state college and university system), it seems appropriate to examine their collective performance as a sector unto itself. The similarity of their foundings (almost all were founded by orders of men and women religious within the last century), their traditional purposes (particularly, the emphases on teaching, the liberal arts, and the interaction of faith and culture), and other common denominators (the early importance of religious' contributed services in financing; the continuing gradual shift to lay faculty, administrations, and boards; etc.) all suggest the usefulness of examining their performance as an identifiable group of institutions. This is the first stage of the analyses of enrollments and finances which follow. As in the previous Bartell reports, institutions included as Catholic in our data set are those which are or have been members of the Association of Catholic Colleges and Universities, as well as other institutions identified by ACCU as established within a Catholic tradition and eligible for membership in the Association. In order to provide a baseline from which to measure their performance, we will compare them to the larger group of all other (i.e. non-Catholic, non-proprietary) independent institutions in the United States. In all, there were 1622 independent colleges and universities in 1984; Catholic institutions numbered 234, or 14.4 percent of this group.

At a second level of analysis, Catholic institutions are broken into sub-groups: two-year, four-year and doctoral institutions are examined separately, again for obvious reasons of purpose and size. The two-year institutions are easily identified as such (and all-too-often ignored in discussions of the state of Catholic higher education; they comprise over 10 percent of Catholic institutions, but enroll only about 2 percent of the students). It is in distinguishing between those appropriately classified as "four-year" and "doctoral" institutions that the researcher must exercise some judgement. When last we compiled these data elements (for the Bartell report on 1978–1982), we decided to designate as "doctoral" only the leading Catholic universities as measured by doctoral degree production. These 14 institutions do seem to form a separate group. Each granted at least ten doctoral degrees in 1980 (our base year); no other Catholic institution granted more than four doctorates in that year, or had consistently approached such a figure in previous years. We have continued this distinction in the analysis which follows, to ensure consistency which will permit examination of trends over the 1978–1984 period. We note, however, that more refined analyses would necessarily make further distinctions. For example, the large body of four-year institutions (196 in 1984) should be further sub-divided into at least two groupings, those with sizable and vital graduate programs in several disciplines (even if few doctorates are granted), and those which continue to be almost exclusively undergraduate institutions. The doctoral institutions could also be appropriately sub-divided into two groupings, as substantial differences of size and scope exist among them.

J. Patout Burns, an ACE Fellow during 1985–86, is Professor of Religion at the University of Florida. Dr. Burns assumed primary responsibility for the finance section of this report. David Johnson is Associate Executive Director of the Association of Catholic Colleges and Universities. He is responsible for the introductory, enrollment, and student financial aid portions of this report.

Women's colleges (a sub-group of two and four-year institutions, mostly four-year) also lend themselves to separate analysis, but again are often difficult to identify. Some remain exclusively single-sex in their undergraduate colleges, yet have thriving coed graduate or "returning adult" programs. Some have admitted a small number of males to the regular undergraduate programs, but continue to identify themselves as women's colleges. Others are now officially coeducational, yet enroll very few men. Somewhat arbitrarily then, we have defined women's colleges as those which count no more than 15% males among their full-time undergraduate enrollments. (The literature contains no universally-accepted definition; the American Council on Education's Office of Women in Higher Education uses a 10% figure, which we believe to be too restrictive, and others rely on the institution's self-identification.) As will be seen, five institutions which were included in our data as women's colleges during 1978–1982 have now surpassed that cut-off figure.

The other sub-group identified below is the Neylan institutions. These are also two and four-year colleges; specifically, those founded by the various orders of women religious and still maintaining some relationship with the religious community. They include all the women's colleges, and some 80 coed institutions. They acquired a collective identity in 1978 when a small group of presidents of these colleges came together to share common concerns. They were granted the use of some funds left by two (lay) sisters named Neylan to the National Catholic Educational Association for the benefit of women religious in higher education. The "Neylan colleges" are now beginning to engage in some collective planning, as exemplified by activities at the recent conferences at Marymount College in Tarrytown, New York and Alverno College in Milwaukee, Wisconsin.

TABLE A-1
CATHOLIC COLLEGES AND UNIVERSITIES
BY ENROLLMENT SIZE
Fall, 1984

Headcount Enrollment	No. of Institutions
over 15,000	1
12,500–15,000	3
10,000–12,500	6
7,500–10,000	5
5,000–7,500	17
2,500–5,000	34
1,000–2,500	90
500–1,000	52
less than 500	26
TOTAL	234

Source: NICU-HEGIS

TABLE A-2
25 LARGEST CATHOLIC COLLEGES AND UNIVERSITIES
TOTAL HEADCOUNT AND F.T.E. ENROLLMENTS
Fall, 1984

Headcount Enrollments	Number	F.T.E. Enrollments	Number
1. St. John's University (NY)	19,123	1. St. John's University (NY)	15,038
2. Boston College	14,209	2. Boston College	11,838
3. Loyola University (IL)	14,174	3. Catholic University (PR)	11,104
4. Catholic University (PR)	13,308	4. Villanova University	10,667
5. Fordham University	12,340	5. Loyola University (IL)	10,379
6. DePaul University	12,326	6. Georgetown University	10,183
7. Georgetown University	11,986	7. Marquette University	10,089
8. Villanova University	11,665	8. Fordham University	9,399
9. Marquette University	11,630	9. University of Notre Dame	9,117
10. University of Dayton	10,693	10. University of Dayton	8,786
11. University of Notre Dame	9,461	11. DePaul University	8,212
12. Seton Hall University	8,965	12. Seton Hall University	8,138
13. Saint Louis University	8,567	13. Saint Louis University	6,580
14. Saint Joseph's College (ME)	8,264	14. University of the Sacred Heart (PR)	6,114
15. University of the Sacred Heart (PR)	8,019	15. Santa Clara University	5,580
16. Santa Clara University	7,453	16. Loyola Marymount University	5,522
17. Saint Leo College	7,012	17. Duquesne University	5,275
18. Xavier University (OH)	6,785	18. Catholic University of America	5,251
19. Catholic University of America	6,780	19. Creighton University	5,201
20. Duquesne University	6,598	20. LaSalle University	4,979
21. College of St. Thomas	6,435	21. University of San Francisco	4,881
22. Loyola Marymount University	6,410	22. College of New Rochelle	4,784
23. La Salle University	6,333	23. Iona College	4,514
24. Iona College	6,140	24. Providence College	4,424
25. Creighton University	5,913	25. College of St. Thomas	4,262

Source: NIICU-HEGIS

A. Enrollments

As shown in Table A-1, Catholic colleges and universities are generally small in the size of their student enrollments. Only one institution (Saint John's University in New York) has over 15,000 students. Seventy-eight of the 234 institutions (33.3 percent) are under 1000 students, and 26 of these count less than 500 students.

Table A-3 summarizes trends in total headcount enrollments for the years 1978-1984. As shown there, the Catholic sector as a whole grew by 11.4 percent over those seven years, a more-than-respectable showing during a period when the rest of the independent sector grew by 7.3 percent. (The independent sector as a whole, including Catholic and all other independents, grew by 8.2 percent.) Note, however, that total enrollments fell slightly in the fall of 1984, at both Catholic institutions (from an all-time high of 595,600 in the fall of 1983, to 595,100), and in the independent sector as a whole. This marks the first year in which we have recorded a decrease in headcount enrollments. A one-year decline of 500 students among 234 institutions is not very significant; whether it marks the beginning of a downward trend will be known when data from fall, 1985 and fall, 1986 semesters become available.

Data from *Project '80* show a total of 450,000 students in Catholic colleges and universities in the fall semester of 1970. In the last fifteen years, then, Catholic institutions have added another 145 thousand students (despite the closings of several colleges), an increase of 32.4 percent overall.

Institutions

Looking across the years at the various types of Catholic institutions in Table A-3, one notes that all reached new enrollment highs in the fall of 1980, a good year for Catholic higher education. The record since 1980 is less favorable for some types. *Catholic doctoral institutions*, for example, began to lose enrollments in the following year, a trend which has continued for four years now, during which time these 14 institutions have lost a total of 5.1 thousand students, a decline of 3.4 percent since the 1980 high was reached. The doctoral institutions are also the only type showing an overall decrease in enrollments since 1978. A closer look at the most recent three years (fall, 1982 — fall, 1984) at the doctoral universities indicates that this loss has occurred primarily among first professional and "unclassified" students. Full-time equivalent undergraduates (+45 FTE) and graduate students (-21 FTE) have remained fairly constant at the doctoral universities during these years; first professional students decreased by 198 FTE, and the unclassifieds by 781 FTE.

Catholic two-year, women's and Neylan institutions continued their fine 1980 showing in the following fall, each group reaching yet another new high in enrollments. Then came the fall of 1982, a bad year for all but the four-year institutions. All other categories of Catholic institutions fell in enrollments, (although the decline in women's colleges' enrollments appears to be an aberration; see below). Unlike the doctorals, however, the two-year,

TABLE A-3
TOTAL HEADCOUNT ENROLLMENTS
CATHOLIC COLLEGES AND UNIVERSITIES
1978-1984
(in thousands)

ACADEMIC YEAR	CATHOLIC COLLEGES AND UNIVERSITIES						OTHER INDEPENDENT COLLEGES
	ALL	DOCTORAL UNIVERSITIES	FOUR-YEAR COLLEGES	TWO-YEAR COLLEGES	WOMEN'S COLLEGES	NEYLAN INSTITUTIONS	ALL
1978-79	534.2	145.5	377.0	11.7	51.6	141.7	1927.4
1979-80	549.3	147.3	390.3	11.6	54.4	146.5	1961.9
1980-81	567.2	148.5	406.6	12.1	56.0	152.0	1994.8
1981-82	579.5	148.1	418.6	12.8	57.5	158.3	2026.7
1982-83	583.8	145.3	425.8	12.7	54.1	156.7	2060.5
1983-84	595.6	144.5	437.2	13.9	55.1	165.5	2088.3
1984-85	595.1	143.4	438.1	13.6	55.5	166.4	2067.3
PERCENT CHANGE, 1978-1984	+11.4%	-1.4%	+16.2%	+16.2%	+7.6%	+17.4%	+7.3%

Source: NIICU-HEGIS

TABLE A-4
ENROLLMENT SHARES
CATHOLIC COLLEGES AND UNIVERSITIES
(As a percentage of total Catholic enrollments)

Year	Doctoral Universities	Four-Year Colleges	Two-Year Colleges	Women's Colleges	Neylan Colleges
1978–79	27.2%	70.6%	2.2%	(9.7%)	(26.5%)
1984–85	24.1%	73.6%	2.3%	(9.3%)	(28.0%)

Source: NIICU-HEGIS

women's and Neylan institutions gained those losses back — and then some — in the fall of 1983 and 1984. The two-year institutions, while down slightly again in 1984, show an overall increase of 16.2 percent from 1978–1984, exactly matching the strong performance of the four-year institutions and better than the performance of the independent sector as a whole. The Neylan institutions, two and four-year colleges themselves, increased enrollments by 17.4 percent over the period, and the women's colleges gained 7.6 percent.

It has been the *four-year institutions* which have carried total Catholic enrollments up most dramatically during these seven years. Even in the "bad year" of 1982, enrollments at Catholic four-year institutions grew by more than 7000 students over the fall of 1981, more than offsetting declines at the other types of Catholic institutions. Increases were recorded again in 1983 and 1984, although the last year's data indicate a slowing of that growth. Overall, the four-year institutions grew by some 61,000 students in the seven years included in the table, an increase of 16.2 percent. As a result, the four-year institutions' share of total Catholic college and university enrollments grew, from 70.6% in the fall of 1978 to 73.6% in the fall of 1984 (Table A-4).

Finally, a brief look (Table A-5) at the enrollment statistics of another sub-set, the 14 Catholic *diocesan* colleges and universities. These institutions are unique in the Catholic sector. Most were established not by orders of women or men religious but by the dioceses in which they are located (in a few instances, these colleges were established by religious orders and took on diocesan sponsorship later in their institutional lives). Unlike other Catholic colleges and universities, these colleges receive financial and other assistance from the local dioceses of the Roman Catholic Church (although the amounts contributed by dioceses vary considerably; see Msgr. John Murphy's article "The Colleges Sponsored By a Diocese," in *Current Issues in Catholic Higher Education*, Volume 4, Number 2

TABLE A-5
ENROLLMENTS IN DIOCESAN
CATHOLIC COLLEGES AND UNIVERSITIES
Fall, 1984

Institution	Headcount	F.T.E.
Seton Hall University (NJ)	8965	6887
College of St. Thomas (MN)	6435	4702
University of San Diego (CA)	5264	4449
Sacred Heart University (CT)	4972	2883
Gannon University (PA)	4185	3248
Bellarmine College (KY)	2709	1699
University of Dallas (TX)	2466	1675
Saint Ambrose College (IA)	2236	1555
Loras College (IA)	1995	1794
Mount Saint Mary's College (MD)	1708	1579
Carroll College (MT)	1528	1275
Thomas More College (KY)	1319	878
University of Albuquerque (NM)*	1181	722
Marymount College of Kansas	625	480
TOTAL	45588	33826

*Closed, Summer, 1986
Source: NIICU-HEGIS

TABLE A-6
ENROLLMENTS AT CATHOLIC WOMEN'S COLLEGES
1978-1984
(in thousands)

ACADEMIC YEAR	TOTAL ENROLLMENTS	FULL-TIME	PART-TIME	FTE	NUMBER OF INSTITUTIONS
1978-79	51.6	34.5	9.9	37.8	52
1979-80	54.4	35.5	11.6	39.4	52
1980-81	56.0	35.3	13.2	39.7	52
1981-82	57.5	34.7	15.1	39.7	52
1982-83	54.1	31.9	22.2	39.3	47
1983-84	55.1	31.2	23.9	39.2	47
1984-85	55.5	30.6	24.9	38.9	47
PERCENT CHANGE, 1978-1984	+ 7.6%	-11.3%	+ 151.5%	+ 2.9%	(-5)
PERCENT CHANGE, 1982-84	+ 2.5%	-4.1%	+ 12.2%	-1.0%	—

Source: NIICU—HEGIS

TABLE A-7
CATHOLIC WOMEN'S COLLEGES
OVER 1,000 HEADCOUNT ENROLLMENT (Fall 1984)

INSTITUTION	TOTAL HEADCOUNT	PERCENT FEMALE	FULL-TIME UNDERGRADS	SPONSORING RELIGIOUS BODY
College of New Rochelle, NY	4826	85.4%	3366	Ursuline Sisters of the Roman Union
College of Saint Catherine, MN	2395	99.1%	1367	Sisters of St. Joseph of Carondelet
College of Saint Benedict, MN	2173	98.4%	1765	Sisters of St. Benedict
Gwynedd-Mercy College, PA	2107	88.0%	787	Sisters of Mercy
College of Mt. St. Joseph-on-the-Ohio	1942	88.3%	804	Sisters of Charity of Cincinnati
Marymount Manhattan College, NY	1895	91.3%	630	Religious of the Sacred Heart of Mary
Immaculata College, PA	1836	90.9%	479	Servants of the Immaculate Heart of Mary
College of Notre Dame, MD	1756	96.0%	511	Sisters of Notre Dame de Namur
St. Mary's College, IN	1726	99.8%	1683	Sisters of the Holy Cross
Molloy College, NY	1656	90.9%	1262	Dominican Sisters of Amityville
Georgian Court College, NJ	1572	88.8%	701	Sisters of Mercy of Trenton
Ursuline College, OH	1559	94.7%	659	Ursuline Sisters of Cleveland
Alverno College, WI	1512	99.3%	701	School Sisters of St. Francis
Villa Julie College, MD	1328	93.1%	943	Sisters of Notre Dame de Namur
Mt. Mary College, WI	1291	99.4%	661	School Sisters of Notre Dame
Carlow College, PA	1246	97.2%	774	Sisters of Mercy
Saint Joseph College, CT	1223	93.6%	501	Sisters of Mercy
Mount St. Mary's College, CA	1222	96.1%	891	Sisters of St. Joseph of Carondelet
Marymount College, NY	1202	94.0%	897	Religious of the Sacred Heart of Mary
Chestnut Hill College, PA	1184	96.7%	534	Sisters of St. Joseph of Philadelphia
Regis College, MA	1180	99.7%	727	Sisters of Saint Joseph of Boston
Mundelein College, IL	1171	94.4%	499	Sisters of Charity of the Blessed Virgin Mary
College of Mt. St. Vincent, NY	1079	92.1%	726	Sisters of Charity of St. Vincent de Paul

Source: NIICU-HEGIS

(Winter, 1984) for a good description of these institutions). Together, the 14 diocesan colleges and universities account for 7.7 percent of enrollments in the Catholic sector.

Catholic Women's Colleges

The decline in the number of Catholic women's colleges noted in Table A-6, from 52 in 1981 to 47 in 1982 — 1984, does not reflect any institutional closings. Rather, it simply reflects the fact that five of the original group have seen their full-time male undergraduate enrollment rise above the 15 percent level in the later years. Our computer program was sophisticated enough to identify those institutions, but not so advanced that it could specify in which of the years 1982 — 1984 the institutions had ceased to be "women's colleges". Hence, the data for all five have been removed for the entire 1982 — 1984 period. (The same procedure was followed in compiling the 1978 — 81 data.)

Thus the decreases noted in enrollments at Catholic women's colleges in the fall of 1982 are surely statistical aberrations caused by taking five institutions out of the subset, not real decreases at the institutions which remained women's colleges throughout 1978 — 1984. To examine the enrollment performance at the 47 women's colleges remaining in 1984, we can go back only to 1982 as a base line, as shown in the row of figures labeled "Percent Change, 1982 — 1984" in Table A-6. As indicated there, total enrollments at these institutions grew by 1400 during that period, but only because of increases among part-time students. Full-time students dropped by over 4 percent between 1982 and 1984, and FTEs were down slightly as an end result. The fact that part-time enrollment increases appear to be slowing in 1984 also presents cause for concern.

Table A-7 shows enrollments at those Catholic women's colleges of at least 1000 students.

TABLE A-8
GEOGRAPHIC DISTRIBUTION
INSTITUTIONS AND ENROLLMENTS IN CATHOLIC HIGHER EDUCATION
1978 AND 1984
(in thousands)

YEAR	1978			1984			PERCENT CHANGE IN ENROLLMENTS 1978-1984
	NO. INSTITUTIONS	ENROLLMENT	PERCENT OF TOTAL ENROLLMENTS	NO. INSTITUTIONS	ENROLLMENT	PERCENT OF TOTAL ENROLLMENTS	
NORTHEAST	101	253.1	47.4	98	279.0	46.9	10.2%
New York	34	94.1	17.6	32	97.5	16.4	3.6%
Pennsylvania	27	59.2	11.1	27	67.1	11.3	13.3%
Massachusetts	12	29.4	5.5	12	31.9	5.4	8.5%
Dist. Columbia	3	20.2	3.8	3	19.6	3.3	-3.0%
New Jersey	7	17.5	3.3	7	16.8	2.8	-4.0%
Connecticut	5	9.9	1.9	4	11.7	2.0	18.2%
Maryland	4	8.0	1.5	4	10.0	1.7	25.0%
Other[1]	9	14.8	2.8	9	24.3	4.1	64.2%
MIDWEST	89	174.2	32.6	87	188.0	31.6	7.9%
Illinois	14	42.8	8.0	14	43.2	7.3	0.9%
Ohio	12	26.7	5.0	11	29.3	4.9	9.7%
Wisconsin	10	18.6	3.5	10	21.5	3.6	15.6%
Missouri	8	17.7	3.3	8	17.1	2.9	-3.4%
Michigan	8	17.8	3.3	8	18.7	3.1	5.1%
Indiana	9	16.3	3.1	9	17.1	2.9	4.9%
Minnesota	8	14.6	2.7	8	17.2	2.9	17.8%
Other[2]	20	19.7	3.7	19	23.8	4.0	20.8%
SOUTH	28	39.4	7.4	27	51.2	8.6	29.9%
Texas	6	12.2	2.3	6	13.1	2.2	7.4%
Florida	3	5.3	1.0	3	14.5	2.4	173.6%
Other[3]	19	21.9	4.1	18	23.5	3.9	7.3%
WEST	20	47.3	8.8	19	52.7	8.9	11.4%
California	11	29.5	5.5	11	33.1	5.6	12.2%
Other[4]	9	17.8	3.3	8	19.7	3.3	10.7%
Puerto Rico	3	20.2	3.8	3	24.2	4.1	19.8%
TOTAL	241	534.2	100.0	234	595.1	100.0	11.4%

[1]Maine, New Hampshire, Rhode Island, Vermont
[2]Iowa, Kansas, Nebraska, North Dakota, South Dakota
[3]Alabama, Kentucky, Louisiana, New Mexico, North Carolina, Oklahoma, Tennessee
[4]Colorado, Hawaii, Montana, Oregon, Washington

Source: NIICU—HEGIS

Geography

Table A–8 examines geographic shifts in the number of Catholic institutions and enrollments over the past seven years. As we have seen, total enrollments grew by 11.4 percent during this period, even though the number of fully-accredited Catholic colleges declined from 241 to 234 (two more institutions have closed their doors since 1984, leaving a total of 232 as this report is prepared in November, 1986). The largest percentage growth has been in the South — in Florida to be precise, where the three Catholic colleges have increased their enrollments by an amazing 173.6 percent in just those seven years. Elsewhere in the South, the Texas institutions lagged behind overall growth in the Catholic sector, as did other Southern schools as a group. The three Catholic institutions in Puerto Rico grew by nearly 20 percent, well above the national average for Catholic institutions. Institutions in California and the other Western states closely mirrored the national average growth in Catholic enrollments.

Catholic institutions have always been clustered largely in the Northeast and Midwest. Both of these regions have seen their "shares" of total Catholic enrollments decline during the past seven years, but not by any great degree. The Northeastern institutions accounted for 47.4 percent in 1978, and 46.9 percent in 1984. The Midwest had 32.6 percent of all Catholic college enrollments in 1978, and 31.6 percent in 1984. The "Rust Belt" is hanging in there.

In the Northeast, enrollments in Connecticut, Maryland and "other" states increased well above the national average; New Jersey, the District of Columbia, and New York were well below that average. The institutions in New York increased enrollments by just 3.6 percent during 1978–1984. Pennsylvania, with the second highest number of Catholic institutions, increased enrollments by 13.3 percent, above the 11.4 percent overall average.

Wisconsin, Minnesota and "other" states did especially well in the Midwest. Illinois, Ohio, Missouri, Michigan, and Indiana colleges could not match or better the national average enrollment increase for Catholic institutions.

Students

Table A–9 indicates what types of students have accounted for the overall 32.4 percent increase in Catholic enrollments since 1970. Not unexpectedly, it shows that part-time students have increased substantially more than full-timers, at both the undergraduate and the graduate and professional levels. It also shows a substantial increase in the number of students in the "unclassified" category.

TABLE A–9
TRENDS IN ENROLLMENT COMPOSITION
CATHOLIC COLLEGES AND UNIVERSITIES
1970–1984
(in thousands)

						PERCENT CHANGE	
	1970–71	1978–79	1980–81	1982–83	1984–85	1978–84	1970–84
TOTAL ENROLLMENT	449.6	534.2	567.2	583.8	595.1	+ 11.4%	+ 32.4%
FULL-TIME	319.8	354.9	371.4	373.3	371.1	+ 4.6%	+ 16.0%
PART-TIME	129.9	179.6	195.8	210.5	224.0	+ 24.7%	+ 72.4%
UNDERGRADUATE	339.1	378.1	415.2	417.7	420.0	+ 11.1%	+ 23.9%
FULL-TIME	286.2	306.4	323.6	325.6	325.8	+ 6.3%	+ 13.8%
PART-TIME	52.9	71.6	81.6	92.1	94.2	+ 31.6%	+ 78.1%
GRADUATE AND PROFESSIONAL	81.6	102.6	106.2	107.8	110.9	+ 8.1%	+ 35.9%
FULL-TIME	30.3	40.8	40.0	40.7	38.7	-5.1%	+ 27.7%
PART-TIME	51.2	61.8	66.2	67.1	72.2	+ 16.8%	+ 41.0%
UNCLASSIFIED	28.9	53.9	45.8	58.2	64.2	+ 19.1%	+ 122.1%
TOTAL FTE	363.0	414.8	436.7	443.4	445.4	+ 7.4%	+ 22.7%
UNDERGRADUATE	303.8	330.3	353.8	356.3	356.9	+ 8.1%	+ 17.5%
GRADUATE AND PROFESSIONAL	47.4	61.4	62.1	63.1	62.8	+ 2.3%	+ 32.5%
UNCLASSIFIED	11.8	23.1	20.8	24.0	25.7	+ 11.3%	+ 117.8%

Source: NIICU-HEGIS

Among undergraduates, full-time students increased steadily throughout this period before leveling off at the end. Part-time undergraduates continued to increase through the fall of 1984, but note that their increase between 1982 and 1984 was considerably lower than the increases recorded between 1978 and 1980, and between 1980 and 1982. Full-time graduate and professional enrollments are down in the most recent year (fall, 1984) and are the only group to experience a net loss since 1978 (-5.1 percent); again, the increase in part-time graduate and professional students has made up for some of that loss.

A brief summary of the changes in the composition of total enrollments at Catholic institutions over the last fifteen years follows:

TABLE A-10
STUDENTS AT CATHOLIC COLLEGES AND UNIVERSITIES: 1970 AND 1984
(headcount enrollments)

	Fall, 1970	Fall, 1984
Full-time students	71%	62%
Part-time students	29%	39%
Undergraduates	75%	71%
Graduate and Professional	18%	19%
Unclassified	6%	11%
Full-time undergraduates	64%	55%

Source: NIICU-HEGIS

Minorities in Catholic Higher Education

1. **In proportion to total enrollments:** Racial and ethnic data are collected by HEGIS every other fall. Table A-11 shows the proportions of minority students at Catholic colleges and universities since 1978. As indicated, all types of Catholic institutions increased their proportion of minority students between 1978 and 1982, but all except the two-year institutions saw a decrease between 1982 and 1984.

The overall proportion of minority students in Catholic colleges and universities (18.0 percent in the fall of 1984) is inflated by the presence of four institutions which are almost entirely composed of minority students: Xavier University New Orleans (the only historically-black Catholic institution) and three institutions in Puerto Rico (Catholic University of Puerto Rico, Bayamon Central University, and the University of the Sacred Heart). The Catholic institutions with over 50 percent minority participation are noted below.

TABLE A-12
CATHOLIC COLLEGES AND UNIVERSITIES WITH OVER 50 PERCENT MINORITY HEADCOUNT ENROLLMENTS FALL, 1984

INSTITUTION	PERCENT MINORITY ENROLLMENTS
University of the Sacred Heart (PR)	100.0%
Bayamon Central University (PR)	99.9%
Catholic University of Puerto Rico	99.8%
Xavier University of Louisiana	94.1%
Marygrove College (MI)	69.5%
Donnelly College (KS)	69.1%
St. Thomas University (FL)	62.1%
Saint Joseph's College (NY)	59.5%
College of New Rochelle (NY)	59.0%
Our Lady of the Lake University (TX)	58.2%
College of Santa Fe (NM)	51.9%

Source: NIICU-HEGIS

TABLE A-11
MINORITY ENROLLMENTS
CATHOLIC COLLEGES AND UNIVERSITIES
1978-1984
(as a percentage of total enrollments)

	CATHOLIC COLLEGES AND UNIVERSITIES						OTHER INDEPENDENT COLLEGES
ACADEMIC YEAR	ALL	DOCTORAL UNIVERSITIES	FOUR-YEAR COLLEGES	TWO-YEAR COLLEGES	WOMEN'S COLLEGES	NEYLAN INSTITUTIONS	ALL
1978-79	14.8%	11.8%	15.9%	14.5%	12.9%	17.5%	15.0%
1980-81	15.6%	13.7%	16.3%	14.3%	13.8%	18.1%	15.4%
1982-83	18.2%	17.3%	18.6%	17.7%	17.1%	16.4%	20.4%
1984-85	18.0%	16.7%	18.5%	18.1%	16.3%	15.1%	17.9%

Source: NIICU-HEGIS

Removing the four primary "minority institutions" (all are four-year colleges; Xavier is also a Neylan institution) from the data base thus provides a more realistic picture of minority participation at Catholic colleges and universities. Doing so decreases the percentage of minority students at other Catholic *four-year* institutions from 18.5 percent to 13.3 percent, and the totals for *all* other Catholic institutions from 18.0 percent to 14.3 percent, as shown in the adjusted 1984 figures below:

TABLE A-13
FALL, 1984 MINORITY ENROLLMENTS
NON-MINORITY CATHOLIC COLLEGES AND UNIVERSITIES
(as a percentage of total enrollments)

All Catholic Institutions	14.3%
Catholic Doctoral Universities	16.7%
Catholic Four-year Colleges	13.3%
Catholic Two-year Colleges	18.1%
Catholic Women's Colleges	16.3%
Neylan Colleges	14.1%

Source: NIICU-HEGIS

The adjusted percentages reveal that Catholic four-year institutions (excepting the minority institutions) enroll the lowest percentage of minority students in Catholic sector; the two-year institutions enroll the highest percentage.

2. Composition: The composition of the minority student population also changes when the 1984 data is adjusted to remove the four minority institutions, as shown in Table A-14. While the overall statistics show Hispanics as the largest minority group in Catholic higher education, the adjusted 1984 data (which deletes some 24,000 Hispanics enrolled at the three institutions in Puerto Rico and over 1900 Blacks at Xavier) show that Black students are the largest group at the "non-minority" Catholic institutions (40.8% of the total minority population, compared to 25.5% Hispanics).

Table A-15 reveals changes in the overall numbers between 1982 and 1984. American Indians (-10.3%), Blacks (-2.3%), and non-resident aliens (-3.1%) all show decreases in both numbers and percentage of the total minority population, while Asian (+9.4%) and Hispanic (+2.8%) totals increased. The overall increase of 1,239 Hispanic students between 1982 and 1984 is misleading however; the three institutions in Puerto Rico increased their enrollments by nearly twice that number, meaning that Hispanic enrollments in all other Catholic institutions actually *declined* by some 850 students. The resulting conclusion is not a pleasant one: at non-minority Catholic institutions, only the Asian/Pacific Islander group shows an increase between 1982 and 1984; all other minority groups declined in number. White students increased by 2.0 percent during the same time period.

TABLE A-14
MINORITY ENROLLMENT COMPOSITION
CATHOLIC COLLEGES AND UNIVERSITIES
1982 — 1984

	1982 — ALL INSTITUTIONS		1984 — ALL INSTITUTIONS		1984 — NON-MINORITY INSTITUTIONS	
	NUMBER	PERCENT OF TOTAL MINORITIES	NUMBER	PERCENT OF TOTAL MINORITIES	NUMBER	PERCENT OF TOTAL MINORITIES
American Indian/Alaskan Native	1797	1.7%	1612	1.5%	1612	2.0%
Asian and Pacific Islander	9865	9.3%	10,796	10.1%	10,787	13.3%
Black, Non-Hispanic	35,778	33.6%	34,953	32.7%	33,017	40.8%
Hispanic	43,493	40.9%	44,732	41.8%	20,587	25.5%
Non-Resident Aliens	15,428	14.5%	14,954	14.0%	14,899	18.4%
TOTALS	106,361	100.0%	107,047	100.1%	80,902	100.0%

Source: NIICU-HEGIS

TABLE A-15
CHANGES IN MINORITY STUDENT ENROLLMENTS
ALL CATHOLIC COLLEGES AND UNIVERSITIES
Fall, 1982 — Fall, 1984

	AM. INDIAN	ASIAN	BLACK	HISPANIC
All Institutions	-10.3%	9.4%	-2.3%	2.8%
Two-Year Colleges	5.7%	195.7%	15.6%	6.9%
Four-Year Colleges	-13.8%	12.2%	-0.8%	4.4%
Doctoral Universities	- 1.7%	3.8%	-9.2%	-8.1%
Women's Colleges	-15.1%	1.2%	0.1%	-6.7%
Neylan Colleges	-18.1%	2.9%	0.0%	-3.0%

Source: NIICU-HEGIS

Several points bear noting in the above breakdown of minority enrollments by institutional type. One is the strong performance of Catholic two-year institutions, which increased minority enrollments of all groups during the period. A second is the substantial losses over just two years in American Indian/Alaskan Native enrollments at four-year, women's, and Neylan institutions. Catholic colleges and universities have never served large numbers of American Indians, and a decline from 1797 students in 1982 to 1612 in 1984 is therefore dramatic in percentage terms. Third, we note the decline in numbers of both Hispanic and Black students (the largest minority groups) at Catholic doctoral universities. And finally, note that Hispanic enrollments declined not only at the doctoral universities but at women's colleges, Neylan colleges, and — as noted above — at non-minority four-year institutions as well.

How do these figures compare to national statistics? Table A-16 compares the changes at Catholic institutions to the national figures cited in the American Council on Education's Fifth Annual Status Report on Minorities in Higher Education (Washington, D.C., 1986):

As a group, Catholic institutions fared somewhat better than the national average among Asian, Black and Hispanic students, and somewhat worse among American Indian/Alaskan Native students.

3. Student Status: Table A-17 identifies changes in the status of enrolled students among the three largest minority groups: Asian/Pacific Islanders, Blacks, and Hispanics. The decline among Black students is seen in all categories save part-time undergraduates and professional students, with the largest percentage declines occurring among graduate students and part-time freshmen. Conversely, Asian and Pacific Islanders increased in all categories except part-time professional students. Hispanics declined on the full-time graduate and professional levels, as well as among part-time freshmen and professionals. The slight increase (0.7%) noted among full-time undergraduate Hispanics is again somewhat misleading because of the inclusion in this data of three Hispanic institutions in Puerto Rico; when these institutions are removed from the data, full-time undergraduate Hispanics at "non-minority" Catholic institutions also show a decline during this period.

TABLE A-16
CHANGES IN MINORITY STUDENT ENROLLMENTS
1982 — 1984

	AM. INDIAN	ASIAN	BLACK	HISPANIC
All Institutions	- 5.7%	8.8%	-2.8%	1.9%
All Catholic Institutions	-10.3%	9.4%	-2.3%	2.8%

Source: NIICU-HEGIS; ACE

TABLE A-17
CHANGES IN ENROLLMENTS AMONG ASIAN, BLACK AND HISPANIC STUDENTS
ALL CATHOLIC COLLEGES AND UNIVERSITIES
Fall, 1982 — Fall, 1984

	ASIAN	BLACK	HISPANIC
Full-time undergrad	10.4%	-1.8%	0.7%
Full-time freshmen	9.4%	-2.1%	6.2%
Full-time professional	28.3%	-3.0%	-4.3%
Full-time graduate	10.5%	-14.5%	-3.1%
Part-time undergrad	25.9%	7.0%	2.1%
Part-time freshmen	10.2%	-9.9%	-16.8%
Part-time professional	-35.3%	12.1%	-12.5%
Part-time graduate	8.7%	-7.9%	6.0%
Total Full-time	11.8%	-3.6%	1.5%
Total Part-time	5.0%	-0.2%	6.9%

Source: NIICU-HEGIS

A final comparison to the national statistics cited in ACE's 1986 Status Report on Minority Enrollments follows (Table A-18). As indicated, Catholic institutions enroll a higher percentage of Hispanic students — and a lower percentage of Blacks, Asians, and American Indians — than the national average, at all levels.

TABLE A-18
PERCENTAGE OF MINORITY STUDENTS AT UNDERGRADUATE, GRADUATE, AND PROFESSIONAL LEVELS
1984

	ALL INSTITUTIONS	ALL CATHOLIC INSTITUTIONS
Undergraduate		
Blacks	9.5%	6.6%
Hispanics	4.6%	9.3%
Asian/Pacific Islanders	3.2%	1.7%
American Indian	0.7%	0.3%
Graduate		
Blacks	4.8%	3.4%
Hispanics	2.2%	3.0%
Asian/Pacific Islanders	2.6%	2.5%
American Indian	0.3%	0.2%
Professional		
Blacks	4.8%	3.5%
Hispanics	2.9%	4.3%
Asian/Pacific Islanders	3.4%	3.1%
American Indian	0.4%	0.2%

Source: NIICU-HEGIS; ACE

Enrollments By Sex At Catholic Institutions

Our review of enrollments at Catholic Colleges and universities concludes with a look at recent trends in male and female enrollments, by type of institution:

TABLE A-19
ENROLLMENTS BY SEX
CATHOLIC COLLEGES AND UNIVERSITIES
1980 AND 1984
(in thousands)

	NUMBER OF MEN	PERCENT MEN	NUMBER OF WOMEN	PERCENT WOMEN	TOTAL NUMBER
All Catholic Institutions					
1980	249.8	44.0%	317.4	56.0%	567.2
1984	247.6	41.6%	347.5	58.4%	595.1
Two-Year Institutions					
1980	2.3	19.1%	9.8	80.9%	12.1
1984	2.6	19.1%	11.0	80.9%	13.6
Four-Year Institutions					
1980	168.8	41.5%	237.8	58.5%	406.6
1984	172.0	39.3%	266.1	60.7%	438.1
Doctoral Institutions					
1980	78.7	53.0%	69.8	47.0%	148.5
1984	73.0	50.9%	70.4	49.1%	143.4

Source: NIICU-HEGIS

As the table indicates, Catholic higher education continues to enroll higher percentages of women than men. Indeed, the overall enrollment growth of 28,000 students between 1980 and 1984 is entirely the result of increases in female enrollments. Male enrollments dropped by roughly 2,000 during this period, while female enrollments rose by 30,000! In 1984, men outnumber women only in the fourteen Catholic doctoral institutions; even there, male enrollments fell by 5700 from 1980, while female enrollments rose by 600.

B. Finances

This analysis will consider educational and general revenues and expenditures, changes in indebtedness and growth in endowment in both Catholic and other independent institutions of higher education. Our data will also enable us to compare the financial activity of the various types of Catholic institutions over a three year period, fiscal years 1982, 1983, and 1984.

The HEGIS reporting system changed its procedures in FY 83, including federal Pell Grants in the income and expenditures of individual institutions for the first time. To achieve the comparability necessary for analysis of the FY 1982-84 period, we have therefore deleted these funds from the data supplied for the latter two years.

We shall first examine educational and general revenues and expenditures for all Catholic and all other independent institutions. Then we focus on the various types of institutions: two-year colleges, four-year colleges and doctoral universities. In each category, we shall compare Catholic to other independent institutions. Finally we shall study Catholic women's colleges and Neylan institutions.

This survey of revenues and expenditures will be supplemented by an examination of changes in endowment and indebtedness in the various institutions.

All Catholic and Other Independent Institutions

1. Revenues: Catholic higher education as a whole continued its educational operations with revenues ahead of expenditures during the FY 82-84 period. Revenue increases of $448 million, however, did not match the $469 growth of expenditures during these years. In FY 83 alone, expenditures increased almost $22 million more than revenues.

As shown in Table B-1, tuition increases provided $396.7 million or 88.5 percent of "new revenues" (i.e. revenues over the amounts received in the base year, usually FY 82 in the analysis below), so that tuition dependence rose from 70.7 percent in FY 82 to 73.5 percent in FY 84. Significant gains were made in obtaining private gifts, but the growth rate of 7.1 percent ran considerably behind the 19.8 percent increase in expenditures during this period.

The tuition increases were necessary to replace a massive loss of federal support for higher education. In FY 83, Catholic institutions received $40.4 million dollars less in federal funds than they had in FY 82 (excluding changes in Pell grant funding). Although half of this money was recovered in FY 84, and although support from state and local governments continued to increase, the institutions still suffered a net loss of governmental support over the three year period.

TABLE B-1
EDUCATIONAL AND GENERAL REVENUES
CATHOLIC COLLEGES AND UNIVERSITIES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)		
	FY 82 N = 235	**FY 83 N = 235**	**FY 84 N = 234**
Tuition	1,729.9	1,927.2	2,126.5
Federal Government	221.6	181.2	201.1
State and Local Government	73.4	79.8	89.5
Private gifts	228.5	245.0	260.5
Endowment Income	73.0	81.9	86.9
Other	120.4	119.4	130.6
Total	2,446.8	2,634.5	2,895.1
	(As A Percentage of Total Revenues)		
Tuition	70.7%	73.2%	73.5%
Federal Government	9.1	6.9	7.0
State and Local Government	3.0	3.0	3.1
Private gifts	9.3	9.3	9.0
Endowment Income	3.0	3.1	3.0
Other	4.9	4.5	4.5
Total	100.0	100.0	100.1

Source: NIICU — HEGIS

TABLE B-2
EDUCATIONAL AND GENERAL REVENUES
OTHER INDEPENDENT COLLEGES AND UNIVERSITIES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)		
	FY 82 N = 1375	**FY 83 N = 1360**	**FY 84 N = 1381**
Tuition	7,461.8	8,241.7	9,195.8
Federal Government	2,808.7	2,729.8	2,969.6
State and Local Government	560.8	614.9	669.4
(Total Government)	(3,369.5)	(3,344.7)	(3,639.1)
Private gifts	2,055.1	2,294.6	2,528.2
Endowment Income	1,279.7	1,362.7	1,471.6
Other	1,007.8	967.9	1,149.0
Total	15,173.9	16,211.7	17,983.7
	(As A Percentage of Total Revenues)		
Tuition	49.2%	50.8%	51.1%
Federal Government	18.5	16.8	16.5
State and Local Government	3.7	3.8	3.7
Private gifts	13.5	14.2	14.1
Endowment Income	8.4	8.4	8.2
Other	6.6	6.0	6.4
Total	99.9	100.0	100.0

Source: NIICU — HEGIS

Other independent institutions are also becoming more tuition dependent, although not to the extent of the Catholic institutions. In FY 84, 51 percent of other independents' E&G revenues were from tuition; 62 percent of the new revenues in FY 83 and FY 84 were from this source. Like the Catholic colleges, these institutions received less federal dollars in FY 83, but recovered those sums and more in FY 84. While losing student aid funds, the other independent institutions as a group increased federal grants and contracts for research and training, thus moderating their total loss. Still, the percentage of revenues received from this source fell to 16.5 percent in FY 84, down from 18.5 percent in FY 82. Other independent institutions receive a greater income from private gifts and endowment, averaging $2.9 million or 22.2 percent of revenues, in comparison to the Catholic average of $1.5 million or 12 percent of revenues in FY 84.

2. Expenditures: As shown in Table B-1, Catholic institutions received $448 million more revenues in FY 84 than they had in FY 82. Table B-3 shows that half of this new income was expended on instruction and academic support, a total of $224.7 million. Note, however, that the proportion of expenditures allocated to instruction declined during this period, although Catholic institutions still devote a higher percentage of their expenditures to this area than do the other independent institutions. The colleges also shifted some resources into institutional support: an additional $49.6 million was spent in this category during FY 83 and $41.3 million in FY 84, roughly one-fifth of the new income and expenditures.

Student aid also required an infusion of funds. In FY 83, Catholic institutions increased their expenditures for student aid by 7.5 percent over the previous year; in FY 84, an additional $49.4 million was added to the prior year's allocation for student aid, a 20 percent increase. As was indicated in our prior study *(Current Issues In Catholic Higher Education,* Volume 7, Number 1 (Summer, 1986), pp. 8–19), a primary reason why these increases were necessary was to compensate for federal funds lost during this period. Such dramatic increases in student aid cannot continue to be funded through tuition revenues.

Research expenditures continue to be neglected: only 2.2 percent of the revenue increase between FY 82 and FY 84, about $10 million, was assigned to research. This activity received only 3.3 percent of expenditures in the Catholic sector in FY 84. Public service continues to be assigned the least significant role in the institutions' work, showing less than 1 percent increase over the period and accounting for 1.1 percent of expenditures in FY 84.

In comparison, the other independent colleges and universities spent a slightly lower percentage of their new and continuing revenues on student aid and student services. They also spent less on institutional support, averaging nearly $200,000 less per institution than the Catholic colleges in FY 84.

TABLE B-3
EDUCATIONAL AND GENERAL EXPENDITURES
CATHOLIC COLLEGES AND UNIVERSITIES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)		
	FY 82 N = 235	**FY 83 N = 234**	**FY 84 N = 234**
Instruction	982.6	1,062.8	1,155.6
Research	84.5	87.8	94.5
Public Service	29.6	29.4	31.6
Academic Support	202.5	229.6	254.2
Student Services	188.6	210.9	229.7
Institutional Support	383.2	432.7	474.1
Operation of Plant	265.2	275.0	298.4
Student Aid	229.2	246.4	295.8
Total	2,365.3	2,574.6	2,833.9
	(As A Percentage of Total Expenditures)		
Instruction	41.5%	41.3%	40.8%
Research	3.6	3.4	3.3
Public Service	1.3	1.1	1.1
Academic Support	8.6	8.9	9.0
Student Services	8.0	8.2	8.1
Institutional Support	16.2	16.8	16.7
Operation of Plant	11.2	10.7	10.5
Student Aid	9.7	9.6	10.4
Total	100.1	100.0	99.9

Source: NIICU — HEGIS

TABLE B-4
EDUCATIONAL AND GENERAL EXPENDITURES
OTHER INDEPENDENT COLLEGES AND UNIVERSITIES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)		
	FY 82 N = 1375	**FY 83 N = 1360**	**FY 84 N = 1381**
Instruction	5,579.8	6,030.5	6,612.3
Research	1,840.5	1,916.9	2,069.3
Public Service	361.7	388.3	418.3
Academic Support	1,151.7	1,297.2	1,461.7
Student Services	877.8	957.6	1,068.1
Institutional Support	2,069.1	2,237.4	2,525.4
Operation of Plant	1,587.7	1,681.4	1,820.5
Student Aid	1,375.9	1,477.7	1,737.9
Total	14,844.4	15,987.0	17,713.5
	(As A Percentage of Total Expenditures)		
Instruction	37.6%	37.7%	37.3%
Research	12.4	12.0	11.7
Public Service	2.4	2.4	2.4
Academic Support	7.8	8.1	8.3
Student Services	5.9	6.0	6.0
Institutional Support	13.9	14.0	14.3
Operation of Plant	10.7	10.5	10.3
Student Aid	9.3	9.2	9.8
Total	100.0	99.9	100.1

Source: NIICU — HEGIS

Research expenditures are another major difference between Catholic and other independent colleges and universities. In FY 84, other independents allocated almost 12 percent of expenditures to research, compared to 3.3 percent for Catholic institutions. In dollars, the average Catholic school spends about one fourth as much as its independent counterpart.

We turn now to the study of the various institutional types.

Catholic and Other Independent Institutions by Type

Four-Year Colleges

1. Revenues: The four-year colleges (Table B-5), many with significant professional schools and master's level graduate programs, are the largest portion of both Catholic and other independent higher education. These are 196 of the total of 234 Catholic institutions, with revenues and expenditures accounting for more than 60 percent of the total for all Catholic institutions. Of the 1381 other independent institutions surveyed in 1984, 1191 were four year colleges, whose financial activity was more than 55 percent of the total.

The Catholic four-year colleges are the most tuition dependent of all types of independent institutions of higher education. With 86 percent of their new revenues for FY 83 and FY 84 coming from tuition, dependence on this source rose from 72.1 percent in FY 82 to 74.3 percent of all E&G revenues in FY 84. This dependence also increased in the other independent institutions, from 57.4 percent to 58.4 percent, as 62 percent of new revenues were from tuition.

Other independent and Catholic four year institutions suffered a massive loss of federal funds in FY 83: $22.1 million in Catholic and $85 million in the other independents. The other independent colleges gained $184.8 million in new federal funds in FY 84, thus showing a 12.9 percent increase over the two year period. The Catholic institutions received $14.3 million in new federal funds in FY 84 and showed a 6.3 percent loss for the period. The Catholic colleges did, however, experience a larger increase in state and local support so that their total government funding still accounted for 9.5 percent of revenues, down from 11.9 percent in FY 82.

Private giving rose by 13 percent to account for 6.4 percent of all new income in this period at Catholic four-year colleges. Their endowment income actually kept pace with the growth in E&G revenues. In FY 84, these two sources accounted for 11.9 percent of revenues, slightly down from the 12.3 percent rate of contribution in FY 82. These revenues are growing at a faster rate in other inde-

TABLE B-5
EDUCATIONAL AND GENERAL REVENUES
CATHOLIC AND OTHER INDEPENDENT FOUR-YEAR COLLEGES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)					
	FY 82		FY 83		FY 84	
	Catholic N = 197	Other Independents N = 1167	Catholic N = 196	Other Independents N = 1157	Catholic N = 196	Other Independents N = 1191
Tuition	1,150.9	4,589.7	1,279.8	5,044.3	1,414.3	6,080.0
Federal Government	126.1	776.2	104.0	691.3	118.2	876.1
State and Local	47.8	313.6	54.6	340.3	63.1	388.6
Gifts	151.3	1,109.2	161.4	1,212.5	171.0	1,492.5
Endowment Income	45.7	636.9	49.4	673.9	54.7	879.6
Other	75.5	571.1	77.0	526.5	82.2	683.6
Total	1,597.3	7,996.8	1,726.3	8,488.8	1,903.4	10,400.4
	(As a Percentage of All E&G Revenues)					
Tuition	72.1	57.4	74.1	59.4	74.3	58.5
Federal Government	7.9	9.7	6.0	8.1	6.2	8.4
State and Local	3.0	3.9	3.2	4.0	3.3	3.7
Gifts	9.5	13.9	9.3	14.3	9.0	14.4
Endowment Income	2.9	8.0	2.9	7.9	2.9	8.5
Other	4.7	7.1	4.5	6.2	4.3	6.6
Total	100.1	100.0	100.0	99.9	100.0	100.1

Source: NIICU — HEGIS

pendent institutions (providing 26 percent of new income). The average Catholic college received $1.2 million from gifts and endowment in FY 84; the average for other independents was almost $2 million.

2. Expenditures: Both Catholic and other independent four-year institutions assigned nearly half of new and continuing revenues to instruction and academic support during FY 83 and FY 84. The Catholic institutions continued to dedicate more to student services (Table B–6).

The largest increases were in student aid and institutional support. Catholic four-year colleges dedicated an additional $40.7 million in new funds to student aid in FY 84, a 24 percent increase over FY 83. Over the two years, expenditures for student aid increased 31.6 percent, using 18.5 percent of new resources and accounting for 11.5 percent of expenditures. Other independent institutions made similar commitments: $295 million in new funds, a 37.8 percent increase in two years to 10.7 percent of expenditures.

The average dollar increase for institutional support in all independent four-year colleges was $320,000. In Catholic institutions the increase brought average spending to $1.7 million in FY 84; in other independent institutions, it rose to $1.5 million. The Catholic colleges used 20 percent of new revenues for this growth.

Unlike the Catholic universities and two-year colleges, the four-year institutions have not maintained funding for the operation of physical plants. A 3.3 percent increase in FY 83 was followed by an 8.3 percent increase in FY 84. The total increase of $21.2 million claimed only 6.9 percent of new revenues.

Catholic four-year colleges lag behind their independent counterparts in spending for research. In FY 84, the average Catholic college spent $179,000, or 1.8 percent of revenues; the average for other independent four-year colleges was $491,000, or 5.6 percent of revenues. In Catholic four-year colleges, only 1.5 percent of new revenues in FY 83 and FY 84 were assigned to research, compared to 7.9 percent at their independent counterparts.

Two-Year Colleges

1. Revenues: The twenty-four Catholic two-year colleges accounted for less than 2 percent of the financial activity in Catholic higher education. Yet they seem to have the particular support of alumni and friends. They are in

TABLE B–6
EDUCATIONAL AND GENERAL EXPENDITURES
CATHOLIC AND OTHER INDEPENDENT FOUR-YEAR COLLEGES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)					
	FY 82		FY 83		FY 84	
	Catholic N = 197	Other Independents N = 1167	Catholic N = 196	Other Independents N = 1157	Catholic N = 196	Other Independents N = 1191
Instruction	604.6	2,789.8	656.6	3,013.6	716.2	3,699.2
Research	30.1	395.1	31.2	407.4	35.1	584.8
Public Service	19.9	211.5	18.7	218.7	19.1	250.4
Academic Support	120.1	578.6	139.7	629.9	157.0	780.3
Student Services	142.0	604.5	158.5	663.4	174.0	784.2
Institutional Support	268.3	1,358.8	299.5	1,471.9	329.4	1,740.3
Plant Operations	177.5	889.3	183.4	926.9	198.7	1,104.6
Student Aid	154.8	780.5	170.8	832.7	211.4	1,075.3
Total	1,517.2	7,608.2	1,658.4	8,164.5	1,840.9	10,019.2
	(As a Percentage of All E&G Expenditures)					
Instruction	39.8	36.7	39.6	36.9	38.9	36.9
Research	2.0	5.2	1.9	5.0	1.9	5.8
Public Service	1.3	2.8	1.1	2.7	1.0	2.5
Academic Support	7.9	7.6	8.4	7.7	8.5	7.8
Student Services	9.4	7.9	9.6	8.1	9.5	7.8
Institutional Support	17.7	17.9	18.1	18.0	17.9	17.4
Plant Operations	11.7	11.7	11.1	11.4	10.8	11.0
Student Aid	10.2	10.3	10.3	10.2	11.5	10.7
Total	100.0	100.1	100.1	100.0	100.0	99.9

Source: NIICU — HEGIS

some ways more financially stable than other types of Catholic institutions (Table B-7).

For example, tuition dependency actually decreased from 70 percent to 67.6 percent over the FY 82-84 period at two-year Catholic colleges, since only 63.5 percent of their new income was from tuition. Yet their 28.3 percent increase in revenues was the highest among the three types of Catholic institutions. Their independent counterparts experienced an 11.9 percent increase in revenues, 88.6 percent from tuition. This left them 68.9 percent tuition dependent, up from 66.6 percent in FY 82.

The Catholic two-year institutions lost federal funds in FY 83 and did not recover them in FY 84, so that they suffered a loss of $360,000 over the period. These federal monies were replaced by state and local support which increased by $630,000. Our limited data on other independent two-year colleges shows them recovering federal support while losing state and local funds. The reporting group is not stable, however, over the three years under consideration; the variation may be a function of variations in the sets of institutions surveyed in each fiscal year.

Support from private giving and endowment income is similar in Catholic and other independent two-year colleges. In the Catholic institutions, private gifts increased by $1.8 million between FY 82 and FY 84, 18.5 percent of all new revenue. The two-year colleges appear to have the highest level of support from private giving; it stands at 12.8 percent of E&G revenues in FY 84, comparable to the level of all other independent two-year institutions.

2. *Expenditures:* Between FY 82 and FY 84, Catholic two-year institutions dedicated 40.9 percent of new funds to instruction but only 3 percent to academic support. Their expenditures in both areas consume a larger part of their revenues than in other independent two-year colleges (Table B-8).

Both sets of institutions made significant new commitments to student aid during the period. The Catholic colleges increased support by $640,000 in FY 84, a 34.5 percent jump over FY 83. Other two-year institutions made a similar investment over the FY 83 level.

Monies spent for institutional support increased during the period, but in percentage terms, this category received less in FY 84 than in FY 82. Catholic two-year colleges spent an average of $412,500 on institutional support in FY 84, twenty-three percent of their E&G resources. other independent two-year colleges spent more dollars, but slightly less (22 percent) of their income in this category.

The two-year institutions seem to have curtailed new expenditures for operation of physical plant in FY 83 but to have restored funding in FY 84. Neither Catholic nor other independent two-year institutions make significant expenditures for research. The Catholic colleges averaged $2,100 in FY 84, one-tenth of one percent of their revenues.

TABLE B-7
EDUCATIONAL AND GENERAL REVENUES
CATHOLIC AND OTHER INDEPENDENT TWO-YEAR COLLEGES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)					
	FY 82		FY 83		FY 84	
	Catholic N = 24	Other Independents N = 165	Catholic N = 24	Other Independents N = 161	Catholic N = 24	Other Independents N = 160
Tuition	23.8	237.4	25.9	249.5	30.0	275.1
Federal Government	2.7	25.1	2.3	22.2	2.3	26.0
State and Local	1.8	15.7	1.9	19.8	2.4	13.1
Private Gifts	3.9	48.4	5.0	50.7	5.7	51.7
Endowment Income	0.7	10.6	0.8	12.1	0.9	13.8
Other	1.7	19.4	1.9	19.3	3.0	19.4
Total	34.5	356.6	37.8	373.6	44.3	399.1
	(As a Percentage of All E&G Revenues)					
Tuition	68.8	66.6	68.6	66.8	67.6	68.9
Federal Government	9.1	7.0	6.0	5.9	5.3	6.5
State and Local	5.2	4.4	5.0	5.3	5.5	3.3
Private Gifts	11.2	13.6	13.3	13.6	12.8	12.9
Endowment Income	1.9	3.0	2.2	3.2	2.1	3.5
Other	5.0	5.4	5.0	5.2	6.7	4.9
Total	100.2	100.0	100.1	100.0	100.0	100.0

Source: NIICU — HEGIS

TABLE B-8
EDUCATIONAL AND GENERAL EXPENDITURES
CATHOLIC AND OTHER INDEPENDENT TWO-YEAR COLLEGES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)					
	FY 82		FY 83		FY 84	
	Catholic N = 24	Other Independents N = 165	Catholic N = 24	Other Independents N = 161	Catholic N = 24	Other Independents N = 160
Instruction	13.3	119.6	14.7	126.4	15.9	129.6
Research	0.0	0.2	0.0	0.4	0.1	0.1
Public Service	0.2	1.8	0.3	1.7	0.2	1.9
Academic Support	3.1	27.4	3.2	27.2	3.3	30.2
Student Services	3.1	36.9	3.3	39.2	3.8	41.9
Institutional Support	8.4	75.9	8.8	77.8	9.9	85.7
Plant Operations	4.2	44.0	4.4	48.0	4.9	51.9
Student Aid	1.8	26.8	1.8	30.7	2.5	35.6
Total	34.2	332.7	36.6	351.4	40.6	376.8
	(As a Percentage of All E&G Expenditures)					
Instruction	38.9	35.9	40.2	36.0	39.2	34.4
Research	0.1	0.1	0.1	0.1	0.1	0.0
Public Service	0.7	0.5	0.9	0.5	0.6	0.5
Academic Support	9.0	8.3	8.6	7.7	8.1	8.0
Student Services	9.1	11.1	9.1	11.2	9.4	11.1
Institutional Support	24.6	22.8	24.1	22.2	24.4	22.7
Plant Operations	12.4	13.2	11.9	13.7	12.0	13.8
Student Aid	5.3	8.1	5.1	8.7	6.1	9.4
Total	100.1	100.0	100.0	100.1	99.9	99.9

Source: NIICU — HEGIS

Doctoral Universities

1. Revenues: The fourteen Catholic doctoral universities account for more than 38 percent of the educational and general financial activity of Catholic higher education. These institutions are significantly larger in their financial operations than independent four-year institutions but are themselves much smaller than the other independent doctoral universities.

Comparisons with other independent institutions will be least helpful in this category, as might be demonstrated by these FY figures: Catholic universities were 72 percent tuition dependent, others 39.5 percent; the Catholic institutions received 8.5 percent of E&G revenues from federal sources, others 28.8 percent; private gifts supplied 8.9 percent and endowment 3.3 percent of Catholic doctorals' income, while the same sources supplied 13.7 percent and 8.1 percent, respectively, of the revenues of other independent universities. The average Catholic university received only one-sixth the dollar amount from gifts and endowment as the average independent doctoral institution (Table B-9).

The Catholic doctoral institutions suffered most heavily from cutbacks in government funding for higher education. In FY 83, they lost $17.8 million in federal and $550,000 in state and local support from FY 82, a total of 2.3 percent of their FY 82 E&G revenues. Some of these funds increased again in FY 84, but the federal sources had still not regained FY 82 levels. By FY 84, government funding was thus 13.3 percent less ($12.3 million) than in FY 82. Fortunately, private giving and endowment income increased during this period, the $15.1 million in new funds from these sources making up the loss in federal funding. But note that tuition income provided 96 percent of all new money in the Catholic doctoral universities between FY 82 and FY 84; their dependence on this source rose from 68 percent of E&G revenues in FY 82 to 72 percent in FY 84.

2. Expenditures: The expenditures of the Catholic universities are primarily for instruction, academic support and student services. During the FY 82-84 period, they committed 44 percent of continuing and new revenues to instruction and 10 percent to academic support. Student services were funded at 5.5 percent of revenues, somewhat ahead of other independent universities. In FY 84, $8.1 million in new funds were committed to student aid.

TABLE B-9
EDUCATIONAL AND GENERAL REVENUES
CATHOLIC AND OTHER INDEPENDENT DOCTORAL UNIVERSITIES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)					
	FY 82		FY 83		FY 84	
	Catholic N = 14	Other Independents N = 45	Catholic N = 14	Other Independents N = 44	Catholic N = 14	Other Independents N = 32
Tuition	555.2	2,633.3	621.5	2,947.1	682.3	2,840.1
Federal Government	92.8	2,007.6	75.0	2,016.4	80.5	2,067.1
State and Local	23.8	231.2	23.3	254.4	24.0	267.6
Private Gifts	73.3	898.7	78.7	1,032.8	83.8	985.2
Endowment Income	26.7	632.6	31.6	677.4	31.3	579.1
Other	43.2	417.1	40.5	422.0	45.4	444.8
Total	815.0	6,820.5	870.5	7,350.0	947.4	7,184.2
	(As a Percentage of All E&G Revenues)					
Tuition	68.1	38.6	71.4	40.1	72.0	39.5
Federal Government	11.4	29.4	8.6	27.4	8.5	28.8
State and Local	2.9	3.4	2.7	3.5	2.5	3.7
Private Gifts	9.0	13.2	9.0	14.1	8.9	13.7
Endowment Income	3.3	9.3	3.6	9.2	3.3	8.1
Other	5.3	6.1	4.7	5.7	4.8	6.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: NIICU — HEGIS

TABLE B-10
EDUCATIONAL AND GENERAL EXPENDITURES
CATHOLIC AND OTHER INDEPENDENT DOCTORAL UNIVERSITIES
Fiscal Years 1982 — 1984

	(In Millions of Dollars)					
	FY 82		FY 83		FY 84	
	Catholic N = 14	Other Independents N = 45	Catholic N = 14	Other Independents N = 44	Catholic N = 14	Other Independents N = 32
Instruction	364.7	2,670.9	391.4	2,891.5	423.4	2,784.4
Research	54.3	1,445.2	56.6	1,509.1	59.4	1,484.4
Public Service	9.4	149.1	10.4	168.2	12.3	166.2
Academic Support	79.3	545.3	86.7	639.9	93.9	651.1
Student Services	43.5	236.7	49.0	255.4	51.9	242.8
Institutional Support	106.5	634.9	124.4	688.0	134.7	698.5
Plant Operations	83.4	654.1	87.3	706.1	94.8	664.1
Student Aid	72.5	569.2	73.8	614.7	81.9	627.7
Total	813.8	6,905.3	879.6	7,472.9	952.5	7,319.3
	(As a Percentage of All E&G Expenditures)					
Instruction	44.8	38.7	44.5	38.7	44.5	38.0
Research	6.7	20.9	6.4	20.2	6.2	20.3
Public Service	1.2	2.2	1.2	2.3	1.3	2.3
Academic Support	9.7	7.9	9.9	8.6	9.9	8.9
Student Services	5.3	3.4	5.6	3.4	5.5	3.3
Institutional Support	13.1	9.2	14.1	9.2	14.1	9.5
Plant Operations	10.3	9.5	9.9	9.4	10.0	9.1
Student Aid	8.9	8.2	8.4	8.2	8.6	8.6
Total	100.0	100.0	100.0	100.0	99.9	100.0

Source: NIICU — HEGIS

The operation of the physical plant suffered somewhat in FY 83, although funding was restored in FY 84. Institutional support received an additional $17.9 million in FY 83 and claimed one-fifth of all new funds over this and the following year. In FY 84, the average Catholic university spent about half as much, $9.6 million, as its independent counterpart, representing 4.5 percent more of its E&G resources (Table B-10).

Expenditures for research in the Catholic universities increased 9.4 percent between FY 82 and FY 84, about one-half the rate of growth of revenues and expenditures; only 3.8 percent of new funds were dedicated to research. As a consequence, research consumed 6.2 percent of resources in FY 84, down from 6.7 percent in FY 82. Other independent universities were also able to increase funding for research at only half of the prior level of spending. In these institutions, however, research expenditures remained more than 20 percent of the E&G budget in FY 84.

Research expenditures are unevenly distributed among the fourteen Catholic doctoral universities. Three institutions, two of them with medical schools, account for 73 percent of the $59.4 million spent on research in FY 84. Only four of the fourteen institutions allocated more than 5 percent of their E&G expenditures for research.

Catholic Women's Colleges

The 47 Catholic women's colleges account for 8 percent of the financial activity of Catholic higher education (Table B-11).

1. Revenues: The tuition dependence of Catholic women's colleges increased from 69.1 percent in FY 82 to 71.3 percent in FY 84, as 84 percent of the new income in FY 83 and FY 84 came from tuition and fees. These institutions lost 23 percent of their federal funding, $3.3 million, in FY 83, although they regained two-thirds of this in the following year. State and local government support continued to grow; those increases equaled the loss in federal monies.

Private giving increased by $4.1 million, almost 15 percent, in FY 83, but that level was not sustained in the following year; the increase over two years was only 8 percent. Although endowment provides less than 3 percent of revenues for these institutions, its sharp rise in FY 84 was higher than the average increase in revenues and expenditures for the two-year period.

2. Expenditures: Funding for instruction increased at a lower rate in these institutions than in other types of Catholic colleges; in FY 84, it consumed 35.7 percent of all

TABLE B-11
EDUCATIONAL AND GENERAL REVENUES AND EXPENDITURES
CATHOLIC WOMEN'S COLLEGES
Fiscal Years 1982 — 1984
(In Millions of Dollars)

	FY 82 N = 47		FY 83 N = 47		FY 84 N = 47	
	Revenues					
Tuition	142.4	(69.1%)	156.0	(70.2%)	171.2	(71.3%)
Federal Government	14.6	(7.1%)	11.3	(5.1%)	13.4	(5.6%)
State and Local	8.9	(4.3%)	9.6	(4.3%)	10.2	(4.2%)
Gifts	27.7	(13.4%)	31.8	(14.3%)	29.9	(12.5%)
Endowment Income	4.6	(2.2%)	4.9	(2.2%)	5.8	(2.4%)
Other	7.9	(3.8%)	8.6	(3.9%)	9.7	(4.0%
Total	206.1	(99.9%)	222.2	(100.0%)	240.2	(100.0%)
	Expenditures					
Instruction	73.3	(37.1%)	78.0	(36.4%)	84.3	(35.7%)
Research	2.0	(1.0%)	1.9	(0.9%)	2.4	(1.0%)
Public Service	1.0	(0.5%)	0.9	(0.4%)	1.0	(0.4%)
Academic Support	19.9	(10.1%)	21.6	(10.1%)	24.3	(10.3%)
Student Services	19.9	(10.1%)	21.7	(10.1%)	23.6	(10.0%)
Institutional Support	36.5	(18.5%)	42.2	(19.7%)	46.4	(19.6%)
Plant Operations	24.2	(12.3%)	25.5	(11.9%)	27.7	(11.7%)
Student Aid	20.6	(10.5%)	22.6	(10.5%)	26.7	(11.3%)
Total	197.4	(100.1%)	214.4	(100.0%)	236.5	(100.0%)

Source: NIICU — HEGIS

expenditures, compared to 37.1 percent in FY 82. Expenditures for physical plant operation were increased at about the same level as instruction. Academic support was maintained at a higher level and actually increased its share of available funds.

As in the other sectors of Catholic higher education, new funds were directed to student aid and institutional support. The latter claimed 25.5 percent of all new revenues, increasing by 27.4 percent or $24 million, to 19.6 percent of expenditures in FY 84. Student aid received an infusion of $4 million in FY 84 and rose by 29.6 percent over the two-year period, and using 15.6 percent of all new revenues.

Catholic women's colleges have educational and general revenues which remain greater than their corresponding expenditures. The gap has, however, narrowed: in FY 82, expenditures were 95.8 percent of revenues, in FY 84 they were 98.5 percent of revenues.

Neylan Institutions

The 129 institutions founded by and maintaining relationships with religious orders of women account for 20 percent of the educational budget of Catholic higher education. As a group, they tend to parallel the operations of the four-year colleges, of which they comprise a major part. As we shall see, in some areas, such as indebtedness and endowment growth, they exhibit distinctive patterns.

1. Revenues: Tuition dependence increased 3 percent at Neylan institutions between FY 82 and FY 84, reaching 71.5 percent of revenues in the latter year. Eighty-nine percent of all new revenues received during the period came from this source. Over the same years, they lost a total of $8 million in federal funds. Increases in state and local government support replaced only $3.5 million of these monies. The Neylan institutions thus ended FY 84 with $4.5 million less in government funding than they had in FY 82.

As in other sectors of Catholic higher education, the Neylan institutions enjoyed a substantial increase in private giving: $7.8 million more in FY 83 than in FY 82. This higher level was maintained, though not significantly raised, the following year. Though endowment income provides a small portion of these institutions' revenues, the growth in this income category actually exceeded the overall rate of growth in revenues, primarily as a result of a 17.4 percent increase ($2.3 million) in FY 84 over the previous fiscal year.

TABLE B-12
EDUCATIONAL AND GENERAL REVENUES AND EXPENDITURES
CATHOLIC NEYLAN COLLEGES
Fiscal Years 1982 — 1984
(In Millions of Dollars)

	FY 82 N = 129		FY 83 N = 129		FY 84 N = 129	
	Revenues					
Tuition	376.0	(68.5%)	414.3	(70.8%)	461.1	(71.5%)
Federal Government	48.3	(8.8%)	37.1	(6.3%)	40.3	(6.3%)
State and Local	19.4	(3.5%)	21.0	(3.6%)	22.9	(3.6%)
Gifts	69.5	(12.7%)	77.3	(13.2%)	79.4	(12.3%)
Endowment Income	12.5	(2.3%)	13.2	(2.3%)	15.5	(2.4%)
Other	23.4	(4.3%)	22.3	(3.8%)	25.6	(4.0%)
Total	549.1	(100.1%)	585.2	(100.0%)	644.7	(100.1%)
	Expenditures					
Instruction	203.2	(38.6%)	217.8	(38.5%)	235.1	(37.5%)
Research	2.8	(0.5%)	2.6	(0.5%)	3.5	(0.6%)
Public Service	2.0	(0.4%)	1.9	(0.3%)	2.6	(0.4%)
Academic Support	43.7	(8.3%)	48.3	(8.5%)	54.1	(8.6%)
Student Services	53.8	(10.2%)	57.7	(10.2%)	64.4	(10.3%)
Institutional Support	104.7	(19.9%)	115.4	(20.4%)	128.7	(20.5%)
Plant Operations	65.0	(12.3%)	68.8	(12.1%)	75.1	(12.0%)
Student Aid	51.8	(9.8%)	54.0	(9.5%)	63.7	(10.2%)
Total	527.0	(100.0%)	566.5	(100.0%)	627.2	(100.1%)

Source: NIICU — HEGIS

2. *Expenditures:* The Neylan institutions devoted 37.5 percent of their educational expenditures to instruction in FY 84, down one percent from the prior year. Spending for operation of physical plants also fell behind other expenditures. Academic support, however, was funded above the average rise in expenditures.

Expenditures for institutional support rose 22.9 percent between FY 82 and FY 84, a total of $24 million or about one-fourth of all new revenues. Student aid received an infusion of $9.7 million in FY 84, 16.3 percent of the new funds available that year. Like the women's colleges and the four-year institutions as a group, the Neylan institutions are increasing expenditures faster than revenues.

Endowments

We have noted in the analysis of current fund revenues that Catholic colleges and universities receive considerably less income from endowment than other independent institutions. Our figures do, however, indicate a gradual rise in the actual revenue from this source. We shall here consider the changes in endowment size and productivity during FY 82 and FY 84. Our data allows us to compare Catholic to other independent institutions by type.

Endowment is measured in both book and market value. The book value records the original purchase price or value of the asset at the time of acquisition. As such, changes in book value may provide an indicator of new assets added to endowment in a given year. Market value is determined by estimating the sale price which endowment assets would command at the time of measurement. Economic changes, therefore, will cause the same assets to gain or lose market value. Through its relation to the current economy, market value indicates the productivity which might be expected from an endowment. Finally, we must distinguish between yield and income. Endowment yield includes all the revenues generated by the assets; it is the gross revenue, from which expenses are not subtracted. Income from endowment refers to that portion of the yield available for expenditure.

We consider first the book value of endowments in Catholic and other independent institutions. For purposes of comparison. Table B–13 shows average endowment size by type of institution.

We note that in FY 84 the average endowment at Catholic institutions was only 40 percent of the average endowment of other independent institutions. The four-year colleges are at this level but the two-year colleges have less than 30 percent of the endowment of their independent counterparts. The disparity is greatest between the doctoral universities. These best endowed of the Catholic institutions have less than 20 percent of the average endowment of other independent doctoral universities.

Table B–14 indicates the significant growth in the book value of endowments at these institutions. The table shows the rate of growth in Catholic and other independent institutions during FY 82 and FY 84, based upon a comparison between the book values for the beginning and end of each of these years. Note that among almost all types of colleges, the Catholic institutions experienced somewhat faster growth during each of these years, among almost all types of institutions.

The growth of endowment in both Catholic and other independent institutions as groups exceeds the growth in expenditures experienced in FY 83 and in FY 84. Table B–15 shows the actual dollar growth of endowment in Catholic institutions during the fiscal years 1982 and 1984.

TABLE B–13
AVERAGE END-OF-YEAR ENDOWMENT BOOK VALUE
CATHOLIC AND OTHER INDEPENDENT INSTITUTIONS
(in millions of dollars)

	FY 82		FY 84	
	Catholic	Other Independents	Catholic	Other Independents
All Institutions	$ 4.7	$ 12.7	$ 6.3	$ 16.2
Two-Year Colleges	0.2	0.7	0.3	0.9
Four-Year Colleges	2.7	7.1	3.8	10.6
Doctoral Universities	39.7	200.5	51.4	299.9
Women's Colleges	1.2	—	1.8	—
Neylan Colleges	1.3	—	1.7	—

Source: NIICU — HEGIS

TABLE B-14
GROWTH IN ENDOWMENT BOOK VALUES
CATHOLIC AND OTHER INDEPENDENT INSTITUTIONS
DURING FISCAL YEARS 1982 AND 1984
(in percentages)

	FY 82		FY 84	
	Catholic	Other Independents	Catholic	Other Independents
All Institutions	13.2%	10.2%	12.9%	11.2%
Two-Year Colleges	70.5	14.3	4.9	14.5
Four-Year Colleges	15.5	9.7	14.1	11.5
Doctoral Universities	10.6	10.5	11.7	10.8
Women's Colleges	20.5	—	16.3	—
Neylan Colleges	17.3	—	14.4	—

Source: NIICU — HEGIS

TABLE B-15
CHANGES IN ENDOWMENT BOOK VALUES
DURING FISCAL YEARS 1982 AND 1984
CATHOLIC COLLEGES AND UNIVERSITIES
(in millions of dollars)

	FY 82		FY 84	
	Begin	End	Begin	End
All Institutions	$972.7	$1,100.8	$1,304.5	$1,472.1
Two-Year Colleges	3.4	5.8	6.5	6.8
Four-Year Colleges	466.8	539.0	653.4	745.2
Doctoral Universities	502.5	556.0	644.6	720.1
Women's Colleges	47.0	56.6	71.3	82.9
Neylan Colleges	140.1	164.3	195.0	223.0

Source: NIICU — HEGIS

The Catholic two-year colleges saw the value of their endowment rise by nearly 71 percent during FY 82, with an increase of $2.4 million between the beginning and end of the year. By the end of FY 84 they had doubled their beginning FY 82 endowments. The four-year colleges and doctoral universities also ran slightly ahead of their independent counterparts. Catholic institutions are meeting with considerable success in their efforts to develop endowment resources, although the gap between them and the other independents remains large.

Market values of the endowments usually tend to be slightly higher than the book value. Table B-16 shows the average market value of endowments for Catholic and other independent colleges and universities.

The startling difference between book and market values for other independent doctoral universities may be accounted for by a difference in the information available for these institutions in FY 84. Our data includes only 32 universities in that year, in comparison to 45 in FY 82. An older endowment which includes much non-liquid property would have a book value significantly less than its market value. Our FY 84 data set may have included a greater proportion of such institutions than the FY 82 data.

During FY 84, the endowments of most types of institutions actually lost market value. Among the Catholic institutions, the two-year and women's colleges experienced an increase. Other independent two-year colleges also enjoyed an increase.

The purpose of endowment is, of course, to produce income for current fund expenditures. By definition, that income cannot exceed the yield produced by the endowment principal. Our comparison of endowment yield in Table B-17 is based upon the average market value of endowment during the fiscal year.

TABLE B-16
AVERAGE END-OF-YEAR ENDOWMENT MARKET VALUE
CATHOLIC AND OTHER INDEPENDENT INSTITUTIONS
(in millions of dollars)

	FY 82		FY 84	
	Catholic	Other Independents	Catholic	Other Independents
All Institutions	$ 4.8	$ 13.6	$ 6.9	$ 18.4
Two-Year Colleges	0.2	0.8	0.3	1.0
Four-Year Colleges	2.8	7.3	4.4	11.4
Doctoral Universities	40.9	226.1	53.6	363.1
Women's Colleges	1.2	—	1.8	—
Neylan Colleges	1.2	—	1.7	—

Source: NIICU — HEGIS

TABLE B-17
ENDOWMENT YIELD
CATHOLIC AND OTHER INDEPENDENT INSTITUTIONS
AS A PERCENTAGE OF AVERAGE MARKET VALUE

	FY 82		FY 84	
	Catholic	Other Independents	Catholic	Other Independents
All Institutions	9.0%	8.0%	6.5%	6.5%
Two-Year Colleges	11.0	11.0	10.6	8.8
Four-Year Colleges	9.2	8.4	7.0	7.1
Doctoral Universities	8.7	7.7	5.9	5.8
Women's Colleges.	9.2	—	7.5	—
Neylan Colleges	9.7	—	7.0	—

Source: NIICU — HEGIS

The increase in endowment income remained fairly close to the growth of expenditures in FY 83 and FY 84. Over the two-year period among the Catholic institutions, only the four-year colleges have failed to maintain a rate of endowment income growth equal to the rate of increase of their expenditures.

Catholic institutions have been successful in a campaign to increase endowment assets and income. In the four-year colleges, the women's colleges and the Neylan institutions, increases in endowment yields have enabled this income source to keep pace with the growth of expenditures. They have done so in the face of pressing needs for new funds in other areas. Their success has been limited by the continuing growth of costs, fueled principally by the use of institutional funds to support student aid.

As is evident in Table B-18, endowment is not evenly distributed among the various types of Catholic institutions; it tends to be concentrated in the doctoral universities. On the basis of the market value of endowments at the end of FY 84, 11 of the 14 doctoral universities are among the top 20 in endowments of all Catholic institutions. A four-year college, however, ranks second and four more are among the top 10.

The major part of the total Catholic FY 84 end-of-year market value endowment ($1,603 million) is concentrated in a few institutions. Eight institutions account for half of the total endowment; the top twenty hold more than $1 billion, two-thirds of the total. Sixty institutions (26 percent) have over $5 million in endowment. At the other end of the scale, 16 institutions reported no endowment at all. Ninety colleges (38 percent) hold less than $1 million.

TABLE B-18
ENDOWMENTS
CATHOLIC COLLEGES AND UNIVERSITIES
END OF YEAR MARKET VALUE, 1983-84

Endowment Size	Number of Institutions
over $250 Million	1
$200-250 Million	0
$150-200 Million	0
$100-150 Million	2
$50-100 Million	3
$25-50 Million	6
$10-25 Million	17
$5-10 Million	31
$2.5-5 Million	35
$1-2.5 Million	49
$500,000-1 Million	28
$1.00-500,000	46
No Endowment	16
TOTAL	234

Source: NIICU — HEGIS

Indebtedness

The loss of federal funding and the dedication of institutional funds to student aid have increased the level of indebtedness in independent colleges and universities. Our data allows us to study debt levels and the institutional funds necessary for service of this debt.

Table B-19 indicates the level of indebtedness for Catholic institutions at the beginning and end of fiscal years 1982 and 1984.

Total debt in Catholic higher education rose during these years, with the more substantial increases occurring in the four-year colleges and the doctoral universities. The Neylan and women's colleges actually decreased their debt during these years and the two-year colleges sharply curbed the rate of debt growth. The four-year colleges and the doctoral universities report a much higher level of debt at the beginning of FY 84 than at the close of FY 82. This may indicate heavy borrowing during the year in which they experienced massive losses in federal funding. While the doctoral universities were able to retain their FY 82 amount of debt increase in FY 84, the four-year colleges continued to expand their debt load at a high rate in FY 84.

The capacity of an institution to carry debt may be indicated by the relation between its current fund revenues and debt service. Debt service includes payments on principal and for interest. Table B-20 compares the funds used for debt service each year as well as their demand on institutional resources.

As might be expected, service of the debt was greater in FY 84 than in FY 82. In the doctoral universities, the sharp rise in service in FY 84 is related to an unusual payment on principal during that year, one equal to 17 percent of the debt with which the year began. As a result of this action, the rate of growth of the debt itself was held down, though these institutions actually borrowed additional funds equal to 22.5 percent of their debt at the beginning of the year. The rate of new borrowing in the four-year colleges was 14.7 percent in FY 84. Their debt service rose to 3.65 percent of current fund revenues. Revenues in the other types of institutions rose at a higher rate than debt service. In the four-year colleges in particular, however, rising debt may seriously hamper the development of institutions' programs.

Our data allows us to compare Catholic colleges to other independent institutions on the growth of debt and of debt service (Table B-21).

We note that although the patterns of increase in debt are slightly different in the four-year colleges, each set of institutions experienced growth in both the rate of debt increase and the level of service. Catholic two-year colleges are in a better position than other independent institutions both in the rate of new indebtedness and their capacity to

TABLE B-19
TOTAL INDEBTEDNESS
CATHOLIC COLLEGES AND UNIVERSITIES
FISCAL YEARS 1982 AND 1984
(in millions of dollars)

	FY 82		FY 84	
	Begin	End	Begin	End
All Institutions	$981.9	$1,021.9	$1,157.8	$1,247.1
Two-Year Colleges	9.5	10.3	10.9	10.7
Four-Year Colleges	625.1	642.2	736.6	805.3
Doctoral Universities	347.3	369.3	410.3	431.1
Women's Colleges	80.0	76.0	75.3	73.7
Neylan Colleges	206.8	204.8	201.3	204.4

Source: NIICU — HEGIS

TABLE B-20
DEBT SERVICE, FISCAL YEARS 1982 AND 1984
CATHOLIC COLLEGES AND UNIVERSITIES

	(Millions of Dollars)		(As a Percent of Current Fund Revenues)	
	FY 82	FY 82	FY 82	FY 84
All Institutions	$111.0	$179.5	3.4%	4.6%
Two-Year Colleges	0.8	1.0	2.0	1.9
Four-Year Colleges	66.2	84.6	3.4	3.7
Doctoral Universities	44.1	93.9	3.4	6.1
Women's Colleges	8.1	8.4	3.2	2.9
Neylan Colleges	18.2	19.7	2.8	2.6

Source: NIICU — HEGIS

TABLE B-21
INDEBTEDNESS
CATHOLIC AND OTHER INDEPENDENT INSTITUTIONS
FISCAL YEARS 1982 AND 1984

(Percent Increase in Indebtedness)

	FY 82		FY 84	
	Catholic	Other Independents	Catholic	Other Independents
All Institutions	4.1%	8.3%	7.7%	16.3%
Two-Year Colleges	8.0	-0.8	-1.4	7.6
Four-Year Colleges	2.7	3.9	9.3	7.9
Doctoral Universities	6.3	15.2	5.1	28.5
Women's Colleges	-5.0	—	-2.1	—
Neylan Colleges	-1.0	—	1.6	—
(Debt Service as Percentage of Current Fund Revenues)				
All Institutions	3.4%	3.1%	4.6%	4.3%
Two-Year Colleges	2.0	3.4	1.9	3.2
Four-Year Colleges	3.4	3.2	3.7	3.7
Doctoral Universities	3.4	2.2	6.1	3.8
Women's Colleges	3.2	—	2.9	—
Neylan Colleges	2.8	—	2.6	—

Source: NIICU — HEGIS

service existing debt. The sharp contrast is found in the doctoral universities. The other independent universities have rapidly increased their borrowing and their commitment of funds to service of the debt. Their debt service, however, requires a smaller portion of revenues than it does in Catholic universities.

Debt increase seems to be a matter for concern in the coeducational four-year colleges which are not Neylan institutions. This group is increasing its indebtedness beyond the growth of its operations. The same pattern emerges in the other independent four-year colleges.

Conclusion

By way of conclusion, Table B-22 indicates in summary from some of the factors which we have been examining. It shows the growth of educational and general revenues and expenditures between FY 82 and FY 83 and between FY 83 and FY 84. These two factors are compared to the growth of endowment income and debt and, in the later years, the growth in endowment book values.

The particular strength of the two-year colleges is evident in these figures. Their revenues and endowment

TABLE B-22
PERCENTAGE CHANGES IN E&G REVENUES AND EXPENDITURES, ENDOWMENT INCOME AND DEBT CATHOLIC COLLEGES AND UNIVERSITIES

	Fiscal Year 1982 — Fiscal Year 1983			
	E&G Revenues	E&G Expenditures	Endowment Income	Debt
All Institutions	7.7%	8.9%	8.7%	13.3%
Two-year Colleges	9.3	6.9	26.0	5.5
Four-year Colleges	8.1	9.3	8.3	14.7
Doctoral Universities	6.8	8.1	18.3	11.1
Women's Colleges	7.8	8.6	5.2	-0.9
Neylan Colleges	6.6	7.5	5.6	-1.7

	Fiscal Year 1983 — Fiscal Year 1984				
	E&G Revenues	E&G Expenditures	Endowment		Debt
			Income	Book Value	
All Institutions	9.9%	10.1%	15.0%	12.9%	7.7
Two-year Colleges	17.4	10.9	12.4	4.9	-1.4
Four-year Colleges	10.3	11.0	10.6	14.1	9.3
Doctoral Universities	8.8	8.3	-1.1	11.7	5.1
Women's Colleges	8.1	10.3	20.3	16.3	-2.1
Neylan Colleges	10.2	10.0	17.5	14.4	1.6

Source: NIICU — HEGIS

incomes have increased at a greater rate than expenditures. The low growth rate for the book value of their endowment between FY 83 and FY 84 follows a spectacular growth in between FY 82 and FY 83. Furthermore, their debt decreased slightly in FY 84.

The performance of the Neylan colleges is also noteworthy. They have held the growth of expenses close to their capacity to raise revenues. They are increasing endowment and its income at a rate which exceeds expenses. They have not taken on significant new debt.

The four-year colleges as a group are facing some difficulty. Growth in expenses is running ahead of growth in revenues, and debt is increasing. They have, however, increased the value to their endowment at a faster rate than the growth of expenditures.

The doctoral universities brought the growth of revenues into line with expenditures in FY 84. Their endowment continues to build. The women's colleges did not manage to increase revenues at a rate matching the increase in expenditures. They have, however, decreased their debt and built endowment over these years.

C. Student Aid

NIICU's Student Aid Recipient Data Bank (SARD) is a continuing survey of aid recipients at independent colleges and universities. Data from the 1978–79 and 1981–82 surveys were presented in the two earlier Bartell reports published by ACCU. Results of the 1983–84 SARD, weighted to represent approximately 840,000 aid recipients at independent colleges and universities, are presented below. Recipients at thirty-six Catholic colleges and universities (1 two-year, 32 four-year, and 3 doctoral institutions) were included in the sample. Their weighted statistics represent nearly 275,000 aid recipients at Catholic colleges and universities.

The tables which follow describe only *full-time undergraduate dependent* aid recipients, who constitute 73 percent of all federal aid recipients at independent institutions. In the sample drawn from Catholic institutions, nearly 57 percent of the aid recipients were commuting students (42 percent living at home and 15 percent in off-campus housing). Forty-three percent lived on-campus. Women comprised 56 percent of the sample, men 44 percent. Race/ethnicity was reported for three-fourths of the sample population; of these, 83.4 percent were white students, 7.9 percent were Blacks, 6.8 percent Hispanics, 1.9 percent Asian/Pacific Islanders, and 0.1 percent American Indian/Alaskan natives. Eighty-one percent were between 18 and 21 years of age; the median age was twenty.

Aid recipients at Catholic institutions will be compared to those in the SARD sample from all other independent institutions. This comparison group has over 67 percent commuting students, and over 54 percent females. Of those reporting, 80.5 percent were white, 9.1 percent Black, 7.5 percent Hispanic, 2.6 percent Asian/Pacific Islander, and 0.3 percent American Indian/Alaskan natives. Sixty-five percent were between 18 and 21 years of age, and the median age was twenty-one.

(For detailed findings of the 1983–84 SARD survey, the reader is directed to *Paying For College: Trends in Student Financial Aid at Independent Colleges and Universities*, by Julianne Still Thrift and Christopher Toppe (Washington, D.C.: National Institute of Independent College and Universities, 1985).

Table C–1 presents summary statistics for the Catholic and other independent institutions' students at all income levels. Notice first of all that Catholic institutions tend to be lower in price than other independent colleges and universities: average total student expenses at Catholic institutions in the sample was $7772; at other independent institutions, the average was $9249, a difference of $1477. This 16 percent difference in price represents an increase from 1981–82; at that time, Catholic institutions were 11 percent lower in price, indicating that the Catholic institutions were somewhat more successful in holding down price increases during the intervening two years. Total student expenses at Catholic institutions rose 16.3 percent between 1981–82 and 1983–84; expenses at other independent institutions rose 22.6 percent.

Since most student aid programs are based on price as well as ability to pay, aid recipients at Catholic colleges and universities would therefore be expected to receive somewhat smaller dollar amounts of aid, as the table indicates. For the same reason, equal dollar amounts will cover a higher percentage of student expenses in the Catholic sector than in other independent institutions.

Note also that figures in this table and those which follow are *not* additive; each row of figures must be considered independently of the others. Using the first row under the category of "Grants — Federal" as an example, a correct reading would be as follows: at Catholic institutions, 43.28 percent of the full-time undergraduate dependent aid recipients receive Pell grants; these grants average $1172, covering 15.08 percent of the average total expenses at Catholic institutions. At other independent institutions, 43.73 percent of the full-time undergraduate dependent aid recipients receive Pells averaging $1186; because costs at these institutions are higher than at Catholic colleges, the slightly higher average Pell grant covers a smaller percentage (12.82%) of their average total expenses.

As the table indicates, *federal* grants (Pells and SEOG) were distributed about equally at Catholic and other independent institutions. Aid recipients at Catholic institutions were more likely to receive *state* need-based (SSIG) and entitlement grants, and in higher amounts covering larger percentages of total costs. Despite the larger amounts of institutional resources devoted to student aid at Catholic colleges and universities in recent years, aid recipients at other independent institutions were still more likely to receive *institutional* need-based grants, also in higher amounts covering larger percentages of costs.

Loans, work, and contributions make up the "self-help" portion of student assistance. Guaranteed Student Loans (GSL) and National Direct Student Loans (NDSL) were utilized by a slightly smaller percentage of students at Catholic institutions, but average loan amounts were about equal in the two sectors. The result is that those receiving loans at Catholic institutions finance a greater percentage of their expenses through this type of aid. A much lower percentage of aid recipients at Catholic institutions received College Work-Study (CWSP) funds; those that did, however, received higher average dollar amounts than their independent counterparts, and covered a larger percentage of their total expenses in this way. Student and family contributions were utilized about equally in Catholic and other independent institutions.

In 1981–82, average remaining need (total expenses minus total resources) among aid recipients at Catholic

TABLE C-1
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
All Income Levels Combined
All Catholic and All Other Independent Institutions

TYPE OF AID OR RESOURCE	CATHOLIC INSTITUTIONS N = 274,806			OTHER INDEPENDENT INSTITUTIONS N = 565,320		
	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$1,172	43.28%	15.08%	$1,186	43.73%	12.82%
SEOG	762	22.09	9.80	865	23.71	9.35
Other	1,500	0.40	19.30	1,270	0.27	13.73
Institutional						
Need-Based	932	44.18	11.99	2,293	49.73	24.79
Merit-Based	1,184	11.65	15.23	1,318	18.89	14.25
Remissions	2,469	0.59	31.77	3,262	0.89	35.27
Fellowships	•	0.00	•	844	0.24	9.12
State						
Need-Based (SSIG)	1,630	49.63	20.97	1,486	37.51	16.07
Entitlement	1,429	7.84	18.39	764	5.15	8.26
Merit-Based	385	5.48	4.96	791	3.24	8.55
External						
Grants	969	6.20	12.47	1,102	10.85	11.91
Total Grants	2,756	85.84	35.46	3,384	88.50	36.59
Self-Help						
Loans						
Federal						
GSL	2,257	72.81	29.04	2,264	74.68	24.48
NDSL	991	25.16	12.75	1,015	31.01	10.97
ALAS	1,144	0.10	14.72	2,317	0.23	25.05
Other	1,292	0.61	16.62	1,079	0.55	11.67
Institutional						
Long-Term	944	0.53	12.15	974	3.52	10.53
External						
Loans	•	0.00	•	1,323	0.40	14.30
Total Loans	2,340	81.45	30.11	2,348	87.37	25.39
Work						
Federal						
CWSP	1,438	28.35	18.50	1,043	43.17	11.28
Institutional						
Assistantships	1,175	0.19	15.12	3,022	0.21	32.67
Work-Study	1,177	5.65	15.14	1,372	13.05	14.83
State						
Work-Study	1,445	0.61	18.59	919	0.40	9.44
Total Work	1,428	34.82	18.37	1,200	55.33	12.97
Contributions						
From Student	$1,049	90.63%	13.50%	$1,148	94.66%	12.41%
From Family	1,647	88.06	21.19	2,013	88.93	21.76
(Parent Loans)	2,433	2.33	31.30	2,483	2.46	26.84
Total Contributions	2,602	92.28	33.48	3,029	94.98	32.75
Total Self-Help	4,813	99.82	61.93	5,600	99.87	60.54
Other Aid						
Federal	1,957	1.93	25.18	1,823	2.12	19.71
Institutional	1,187	6.80	15.27	1,142	5.94	12.35
State	•	0.00	•	1,324	2.10	14.31
Total Other Aid	1,031	6.99	13.27	1,210	12.35	13.08
Balances						
Total Expenses	7,772	100.00	100.00	9,249	100.00	100.00
Total Resources	7,186	100.00	92.46	8,633	100.00	93.34
Remaining Need	-586	100.00	-7.54	-616	100.00	-6.66
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	2,756	85.84	35.46	3,384	88.50	36.59
Loans	2,340	81.45	30.11	2,348	87.37	25.39
Work	1,428	34.82	18.37	1,200	55.33	12.97
Contributions	2,602	92.28	33.48	3,029	94.98	32.75
Total by Source						
Federal	3,036	100.00	39.06	3,232	100.00	34.94
Institutional	1,218	58.99	15.67	2,395	71.30	25.89
State	1,681	56.97	21.63	1,551	42.97	16.77
Student/Family	2,602	92.28	33.48	3,029	94.98	32.75
External	1,031	6.99	13.27	1,210	12.35	13.08

Source: NIICU-SARD

colleges was $142 (2.1 percent of total expenses). Two years later, average remaining need had climbed to $586 (7.54 percent of total expenses) in the Catholic institutions. At the other independents, remaining need averaged $126 (1.7 percent) in 1981–82, and $616 (6.66 percent) in 1983–84. These increases in remaining need show the "bottom line" (for students) of recent changes in the affordability of independent higher education.

Tables C–2 through C–7 present data on the various income subsets of Table C–1, in $10,000 increments of parents' adjusted gross income. As expected, they show increasing reliance upon loans and other forms of self-help at the higher income levels, with a corresponding decrease in the availability of grant assistance. Space does not permit a detailed analysis of each of these tables. Two points bear special note, however. One is that remaining need is highest among the poorest (parents' adjusted gross income of $10,000 or less) and the richest (parents' adjusted gross income of $50,000 or more) of aid recipients at Catholic institutions. Recipients in the middle income levels fared somewhat better, and those whose parent's adjusted gross income was $40,000–$50,000 actually had no remaining need. The poorest students at other independent institutions received assistance in covering more of their total expenses than did the poorest students in the Catholic sector; at other independent institutions, students in the $10,000–$20,000 and over $50,000 groups had the highest remaining need.

The second fact that stands out is that, among students at each level of income, Catholic colleges gave institutional aid to fewer students, and in lower amounts covering smaller percentages of students' expenses, than did other independent institutions. This "imbalance" in *institutional* aid was mostly compensated by the fact that students at Catholic institutions received more *state* aid than students at other independent institutions. This greater access to state assistance may be at least partially explained by the fact that Catholic institutions tend to be located in states with relatively generous state aid programs (e.g. New York, Pennsylvania, Illinois).

D. Conclusion

This largely positive summary of recent trends nonetheless suggests several areas of concern for Catholic higher education. First, there are indications that enrollment growth is slowing, particularly among full-time students, and that increases in part-time enrollments will not be sufficient to compensate fully for their loss. Second, the proportion of minorities in our student bodies has declined slightly in the most recent statistics, as it has (to an even greater degree) throughout American higher education. Although the reasons for that decline include many factors which are beyond any institution's power to affect, clearly more effort is needed to recruit and retain minority students in the years ahead.

As a whole, Catholic higher education continues to exhibit the financial strength necessary to meet its primary objectives of instruction and service to students. Its heavy reliance upon tuition revenues and its small endowments, however, should be an additional cause for concern. Changes in economic conditions (e.g. decreases in government funding, changes in the tax laws concerning charitable contributions, a general economic downturn for the nation as a whole) can be expected to affect Catholic institutions more dramatically than other independent colleges, and may not allow much time for cultivation of new revenue sources.

Finally, we note that Catholic institutions' expenditures for research—another primary function of higher education, particularly at the university level—continue to lag significantly behind those of colleague institutions in the independent sector. At a time when both church and society desperately need scholars with a faith perspective, Catholic institutions appear to have a very limited ability to provide the resources necessary to support such scholars.

TABLE C-2
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
Parents' Adjusted Gross Income: Less Than $10,000
All Catholic and All Other Independent Institutions

	CATHOLIC INSTITUTIONS N = 48,945			OTHER INDEPENDENT INSTITUTIONS N = 95,717		
TYPE OF AID OR RESOURCE	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$1,567	84.43%	20.90%	$1,610	87.03%	18.86%
SEOG	721	20.65	9.62	852	29.71	9.98
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Need-Based	923	36.23	12.31	2,433	43.37	28.51
Merit-Based	747	7.27	9.96	1,552	21.17	18.18
Remissions	1,400	0.75	18.67	2,790	0.16	32.69
Fellowships	0	0.00	0.00	200	0.41	2.34
State						
Need-Based (SSIG)	1,965	69.06	26.21	1,601	50.84	18.76
Entitlement	1,285	9.94	17.14	935	4.87	10.95
Merit-Based	250	5.15	3.33	1,504	3.63	17.62
External						
Grants	948	8.45	12.64	1,052	10.41	12.33
Total Grants	3,763	96.72	50.19	4,314	97.53	50.55
Self-Help						
Loans						
Federal						
GSL	2,279	51.22	30.40	2,265	62.94	26.54
NDSL	883	19.20	11.78	947	32.42	11.10
ALAS	1,144	0.57	15.26	1,212	0.52	14.20
Other	0	0.00	0.00	500	0.32	5.86
Institutional						
Long-Term	600	0.50	8.00	1,003	2.39	11.75
External						
Loans	0	0.00	0.00	1,058	0.43	12.40
Total Loans	2,324	59.41	31.00	2,300	77.00	26.95
Work						
Federal						
CWSP	957	20.67	12.76	1,014	47.87	11.88
Institutional						
Assistantships	0	0.00	0.00	675	0.25	7.91
Work-Study	988	2.87	13.18	1,355	9.02	15.88
State						
Work-Study	0	0.00	0.00	0	0.00	0.00
Total Work	993	23.56	13.24	1,162	55.43	13.61
Contributions						
From Student	$994	94.72%	13.26%	$1,036	98.07%	12.14%
From Family	527	90.22	7.03	406	88.64	4.76
(Parent Loans)	0	0.00	0.00	2,356	1.27	27.60
Total Contributions	1,495	94.72	19.94	1,403	98.07	16.44
Total Self-Help	3,044	99.55	40.60	3,800	99.75	44.52
Other Aid						
Federal	1,539	6.60	20.53	982	3.89	11.51
Institutional	1,155	6.32	15.40	894	5.78	10.47
State	0	0.00	0.00	1,402	4.41	16.43
Total Other Aid	979	8.95	13.06	1,186	12.55	13.90
Balances						
Total Expenses	7,498	100.00	100.00	8,535	100.00	100.00
Total Resources	6,695	100.00	89.29	8,058	100.00	94.41
Remaining Need	-803	100.00	-10.71	-477	100.00	-5.59
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	3,763	96.72	50.19	4,314	97.53	50.55
Loans	2,324	59.41	31.00	2,300	77.00	26.95
Work	993	23.56	13.24	1,162	55.43	13.61
Contributions	1,495	94.72	19.94	1,403	98.07	16.44
Total by Source						
Federal	3,176	100.00	42.36	3,933	100.00	46.08
Institutional	1,047	48.11	13.96	2,376	66.86	27.84
State	1,996	75.73	26.62	1,796	56.32	21.04
Student/Family	1,495	94.72	19.94	1,403	98.07	16.44
External	979	8.95	13.06	1,186	12.55	13.90

Source: NIICU-SARD

TABLE C-3
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
Parents' Adjusted Gross Income: $10-20,000
All Catholic and Other Independent Institutions

	CATHOLIC INSTITUTIONS N = 53,830			OTHER INDEPENDENT INSTITUTIONS N = 124,859		
TYPE OF AID OR RESOURCE	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$1,145	73.57%	15.48%	$1,154	76.28%	13.08%
SEOG	764	28.48	10.33	808	34.90	9.16
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Need-Based	918	44.00	12.41	2,160	52.34	24.49
Merit-Based	1,433	8.26	19.38	1,192	21.43	13.52
Remissions	0	0.00	0.00	3,437	1.52	38.97
Fellowships	0	0.00	0.00	0	0.00	0.00
State						
Need-Based (SSIG)	1,666	67.33	22.53	1,672	46.83	18.96
Entitlement	1,106	9.97	14.96	860	7.12	9.75
Merit-Based	601	6.73	8.13	678	4.15	7.69
External						
Grants	777	5.52	10.51	965	8.39	10.94
Total Grants	3,116	96.05	42.14	3,795	96.57	43.03
Self-Help						
Loans						
Federal						
GSL	2,288	58.13	30.94	2,286	66.98	25.92
NDSL	1,032	28.65	13.96	1,063	42.89	12.05
ALAS	0	0.00	0.00	0	0.00	0.00
Other	1,000	0.51	13.52	1,200	0.76	13.61
Institutional						
Long-Term	1,000	0.46	13.52	1,133	2.90	12.85
External						
Loans	0	0.00	0.00	927	0.46	10.51
Total Loans	2,357	69.38	31.88	2,427	83.89	27.52
Work						
Federal						
CWSP	2,963	31.66	40.07	1,083	51.81	12.28
Institutional						
Assistantships	1,450	0.49	19.61	4,745	0.47	53.80
Work-Study	1,174	5.24	15.88	1,493	7.18	16.93
State						
Work-Study	0	0.00	0.00	2,025	0.21	22.96
Total Work	2,823	36.23	38.18	1,219	59.04	13.82
Contributions						
From Student	$1,023	93.11%	13.83%	$1,067	96.76%	12.10%
From Family	448	89.03	6.06	673	90.17	7.63
(Parent Loans)	2,325	2.11	31.44	2,134	1.30	24.20
Total Contributions	1,414	95.57	19.12	1,694	96.76	19.21
Total Self-Help	4,031	99.47	54.51	4,403	99.80	49.92
Other Aid						
Federal	2,421	2.62	32.74	1,393	3.19	15.79
Institutional	537	3.02	7.26	1,283	4.52	14.55
State	0	0.00	0.00	1,079	1.96	12.23
Total Other Aid	897	6.61	12.13	1,127	9.77	12.78
Balances						
Total Expenses	7,394	100.00	99.99	8,820	100.00	100.01
Total Resources	7,028	100.00	95.04	8,086	100.00	91.68
Remaining Need	-366	100.00	-4.95	-733	100.00	-8.31
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	3,116	96.05	42.14	3,795	96.57	43.03
Loans	2,357	69.38	31.88	2,427	83.89	27.52
Work	2,823	36.23	38.18	1,219	59.04	13.82
Contributions	1,414	95.57	19.12	1,694	96.76	19.21
Total by Source						
Federal	3,724	100.00	50.36	3,776	100.00	42.81
Institutional	1,122	54.50	15.17	2,259	73.45	25.61
State	1,665	77.00	22.52	1,713	52.70	19.42
Student/Family	1,414	95.57	19.12	1,694	96.76	19.21
External	897	6.61	12.13	1,127	9.77	12.78

Source: NIICU-SARD

TABLE C-4
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
Parents' Adjusted Gross Income: $20-30,000
All Catholic and Other Independent Institutions

	CATHOLIC INSTITUTIONS N = 66,948			OTHER INDEPENDENT INSTITUTIONS N = 140,889		
TYPE OF AID OR RESOURCE	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$820	42.78%	10.47%	$743	38.80%	8.13
SEOG	744	28.50	9.50	864	24.28	9.45
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Need-Based	923	48.37	11.79	2,476	55.57	27.09
Merit-Based	1,207	12.38	15.41	1,452	20.21	15.89
Remissions	3,231	1.14	41.26	3,189	1.12	34.90
Fellowships	0	0.00	0.00	1,550	0.28	16.96
State						
Need-Based (SSIG)	1,638	57.40	20.92	1,337	44.87	14.63
Entitlement	711	8.60	9.08	677	4.90	7.41
Merit-Based	331	4.27	4.23	833	2.71	9.12
External						
Grants	800	7.81	10.22	1,142	15.65	12.50
Total Grants	2,672	91.32	34.12	3,396	93.32	37.16
Self-Help						
Loans						
Federal						
GSL	2,337	77.49	29.84	2,316	70.78	25.34
NDSL	1,015	29.00	12.96	1,049	37.06	11.48
ALAS	0	0.00	0.00	3,000	0.39	32.83
Other	800	0.45	10.22	350	0.22	3.83
Institutional						
Long-Term	951	0.75	12.14	959	4.16	10.49
External						
Loans	0	0.00	0.00	2,678	0.39	29.30
Total Loans	2,460	86.02	31.41	2,399	87.16	26.25
Work						
Federal						
CWSP	1,102	35.63	14.07	1,038	50.94	11.36
Institutional						
Assistantships	900	0.40	11.49	1,800	0.27	19.70
Work-Study	1,411	4.98	18.02	1,800	10.86	19.70
State						
Work-Study	2,077	0.80	26.52	1,000	0.23	10.94
Total Work	1,197	42.67	15.29	1,268	60.09	13.88
Contributions						
From Student	$1,013	94.73%	12.94%	$1,184	96.90%	12.96%
From Family	1,219	94.17	15.57	1,605	92.97	17.56
(Parent Loans)	2,145	1.99	27.39	2,071	1.76	22.66
Total Contributions	2,167	97.22	27.67	2,719	97.05	29.75
Total Self-Help	4,733	100.00	60.44	5,491	100.00	60.09
Other Aid						
Federal	938	0.69	11.98	2,770	2.25	30.31
Institutional	1,561	10.01	19.93	1,217	7.42	13.32
State	0	0.00	0.00	1,312	1.75	14.36
Total Other Aid	957	9.40	12.22	1,296	16.93	14.18
Balances						
Total Expenses	7,831	100.00	100.00	9,139	100.00	100.00
Total Resources	7,174	100.00	91.61	8,715	100.00	95.36
Remaining Need	-657	100.00	-8.39	-424	100.00	-4.64
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	2,672	91.32	34.12	3,396	93.32	37.16
Loans	2,460	86.02	31.41	2,399	87.16	26.25
Work	1,197	42.67	15.29	1,268	60.09	13.88
Contributions	2,167	97.22	27.67	2,719	97.05	29.75
Total by Source						
Federal	3,070	100.00	39.20	3,130	100.00	34.25
Institutional	1,330	65.42	16.98	2,619	77.91	28.66
State	1,608	64.48	20.53	1,437	47.79	15.72
Student/Family	2,167	97.22	27.67	2,719	97.05	29.75
External	957	9.40	12.22	1,296	16.93	14.18

Source: NIICU-SARD

TABLE C-5
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
Parents' Adjusted Gross Income: $30-40,000
All Catholic and Other Independent Colleges

	CATHOLIC INSTITUTIONS N = 53,931			OTHER INDEPENDENT INSTITUTIONS N = 104,362		
TYPE OF AID OR RESOURCE	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$674	14.57%	8.52%	$606	12.25%	6.43%
SEOG	769	20.68	9.72	917	18.99	9.73
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Need-Based	877	52.75	11.08	2,201	53.90	23.35
Merit-Based	1,190	14.24	15.04	1,206	18.23	12.79
Remissions	100	0.45	1.26	3,157	1.32	33.49
Fellowships	0	0.00	0.00	0	0.00	0.00
State						
Need-Based (SSIG)	1,171	41.38	14.80	1,364	30.23	14.47
Entitlement	508	7.47	6.42	668	4.75	7.09
Merit-Based	390	6.30	4.93	721	2.61	7.65
External						
Grants	1,192	3.98	15.06	1,100	9.30	11.67
Total Grants	1,897	85.00	23.97	2,727	85.91	28.93
Self-Help						
Loans						
Federal						
GSL	2,219	84.90	28.04	2,269	83.81	24.07
NDSL	966	28.88	12.21	969	25.68	10.28
ALAS	0	0.00	0.00	0	0.00	0.00
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Long-Term	1,088	0.86	13.75	796	3.33	8.44
External						
Loans	0	0.00	0.00	1,100	0.28	11.67
Total Loans	2,316	93.80	29.27	2,365	92.39	25.09
Work						
Federal						
CWSP	926	32.41	11.70	1,070	39.88	11.35
Institutional						
Assistantships	0	0.00	0.00	0	0.00	0.00
Work-Study	924	6.00	11.68	1,074	18.66	11.39
State						
Work-Study	1,200	1.59	15.17	600	0.48	6.36
Total Work	936	40.00	11.83	1,137	56.90	12.06
Contributions						
From Student	$1,052	87.89%	13.29%	$1,164	91.98%	12.35%
From Family	2,396	87.04	30.28	2,829	88.09	30.01
(Parent Loans)	1,768	1.77	22.34	2,504	3.00	26.56
Total Contributions	3,388	88.85	42.82	3,874	91.98	41.09
Total Self-Help	5,557	100.00	70.23	6,395	100.00	67.84
Other Aid						
Federal	0	0.00	0.00	696	0.31	7.38
Institutional	1,204	9.65	15.22	958	7.25	10.16
State	0	0.00	0.00	1,499	1.93	15.90
Total Other Aid	1,192	3.98	15.06	1,182	10.32	12.54
Balances						
Total Expenses	7,913	100.00	100.00	9,427	100.00	100.00
Total Resources	7,169	100.00	90.60	8,767	100.00	93.00
Remaining Need	-743	100.00	-9.39	-661	100.00	-7.01
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	1,897	85.00	23.97	2,727	85.91	28.93
Loans	2,316	93.80	29.27	2,365	92.39	25.09
Work	936	40.00	11.83	1,137	56.90	12.06
Contributions	3,388	88.85	42.82	3,874	91.98	41.09
Total by Source						
Federal	2,725	100.00	34.44	2,833	100.00	30.05
Institutional	1,146	71.04	14.48	2,331	74.85	24.73
State	1,174	48.80	14.84	1,352	37.33	14.34
Student/Family	3,388	88.85	42.82	3,874	91.98	41.09
External	1,192	3.98	15.06	1,182	10.32	12.54

Source: NIICU-SARD

TABLE C-6
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
Parents' Adjusted Gross Income: $40-50,000
Catholic and Other Independent Institutions

	CATHOLIC INSTITUTIONS N = 33,711			OTHER INDEPENDENT INSTITUTIONS N = 61,079		
TYPE OF AID OR RESOURCE	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$417	3.62%	5.23%	$323	1.07%	3.19%
SEOG	912	13.57	11.43	1,008	9.91	9.96
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Need-Based	1,012	46.01	12.68	2,106	46.26	20.81
Merit-Based	1,192	17.57	14.94	1,077	13.75	10.64
Remissions	4,100	0.71	51.38	0	0.00	0.00
Fellowships	0	0.00	0.00	800	0.92	7.91
State						
Need-Based (SSIG)	1,161	13.51	14.55	1,317	11.79	13.02
Entitlement	10,293	3.54	128.98	571	3.78	5.64
Merit-Based	250	5.46	3.13	194	4.47	1.92
External						
Grants	2,513	2.36	31.49	1,276	6.76	12.61
Total Grants	2,175	67.39	27.26	2,219	71.02	21.93
Self-Help						
Loans						
Federal						
GSL	2,123	90.74	26.60	2,187	88.76	21.61
NDSL	1,069	20.81	13.40	940	15.17	9.29
ALAS	0	0.00	0.00	0	0.00	0.00
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Long-Term	0	0.00	0.00	1,039	5.93	10.27
External						
Loans	0	0.00	0.00	500	0.67	4.94
Total Loans	2,246	95.68	28.14	2,243	96.52	22.17
Work						
Federal						
CWSP	1,010	19.91	12.66	886	20.82	8.76
Institutional						
Assistantships	0	0.00	0.00	0	0.00	0.00
Work-Study	1,373	9.96	17.21	1,321	23.00	13.06
State						
Work-Study	1,000	0.85	12.53	940	1.12	9.29
Total Work	1,140	30.92	14.29	1,163	44.54	11.49
Contributions						
From Student	$1,182	84.26%	14.81%	$1,270	90.45%	12.55%
From Family	3,798	82.24	47.59	4,733	86.02	46.78
(Parent Loans)	2,703	5.44	33.87	2,680	5.13	26.49
Total Contributions	4,750	86.73	59.52	5,694	91.67	56.27
Total Self-Help	6,620	100.00	82.96	7,903	100.00	78.10
Other Aid						
Federal	0	0.00	0.00	1,736	0.67	17.16
Institutional	393	5.17	4.92	1,128	4.70	11.15
State	0	0.00	0.00	1,256	1.23	12.41
Total Other Aid	2,061	3.17	25.83	1,208	9.00	11.94
Balances						
Total Expenses	7,980	100.00	100.00	10,119	100.00	100.00
Total Resources	8,086	100.00	101.33	9,495	100.00	93.84
Remaining Need	106	100.00	1.33	-624	100.00	-6.17
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	2,175	67.39	27.26	2,219	71.02	21.93
Loans	2,246	95.68	28.14	2,243	96.52	22.17
Work	1,140	30.92	14.29	1,163	44.54	11.49
Contributions	4,750	86.73	59.52	5,694	91.67	56.27
Total by Source						
Federal	2,497	100.00	31.29	2,399	100.00	23.71
Institutional	1,405	61.28	17.61	2,364	65.50	23.36
State	2,738	19.85	34.31	1,118	19.51	11.05
Student/Family	4,750	86.73	59.52	5,694	91.67	56.27
External	2,061	3.17	25.83	1,208	9.00	11.94

Source: NIICU-SARD

TABLE C-7
FULL-TIME UNDERGRADUATE DEPENDENT STUDENT AID, 1983-84
Parents' Adjusted Gross Income: Over $50,000
Catholic and Other Independent Institutions

	CATHOLIC INSTITUTIONS N = 17,441			OTHER INDEPENDENT INSTITUTIONS N = 38,414		
TYPE OF AID OR RESOURCE	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED	AVERAGE AMOUNT	PERCENTAGE RECEIVING THIS FORM OF AID	PERCENTAGE OF COSTS COVERED
Grants						
Federal						
PELL	$275	1.73%	3.18%	$952	1.41%	8.68%
SEOG	765	2.69	8.85	1.341	5.14	12.23
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Need-Based	1,235	20.89	14.28	2,197	29.96	20.03
Merit-Based	1,266	12.12	14.64	1,058	10.07	9.65
Remissions	0	0.00	0.00	0	0.00	0.00
Fellowships	0	0.00	0.00	0	0.00	0.00
State						
Need-Based (SSIG)	1,101	5.99	12.73	848	7.69	7.73
Entitlement	540	1.94	6.25	679	3.67	6.19
Merit-Based	312	4.75	3.61	250	1.06	2.28
External						
Grants	871	10.13	10.07	1,172	13.00	10.69
Total Grants	1,546	41.00	17.88	2,081	56.94	18.97
Self-Help						
Loans						
Federal						
GSL	2,272	88.76	26.28	2,175	96.11	19.83
NDSL	880	13.36	10.18	890	6.39	8.11
ALAS	0	0.00	0.00	3,000	0.68	27.35
Other	0	0.00	0.00	0	0.00	0.00
Institutional						
Long-Term	0	0.00	0.00	805	2.72	7.34
External						
Loans	0	0.00	0.00	0	0.00	0.00
Total Loans	2,192	97.35	25.35	2,253	97.15	20.54
Work						
Federal						
CWSP	954	15.56	11.03	1,031	19.31	9.40
Institutional						
Assistantships	0	0.00	0.00	0	0.00	0.00
Work-Study	924	7.88	10.69	1,243	19.18	11.33
State						
Work-Study	0	0.00	0.00	600	1.32	5.47
Total Work	944	23.44	10.92	1,185	38.44	10.80
Contributions						
From Student	$1,223	76.50%	14.14%	$1,364	85.15%	12.44%
From Family	4,857	69.98	56.17	6,129	77.74	55.88
(Parent Loans)	3,000	6.55	34.70	2,944	6.01	26.84
Total Contributions	5,580	77.67	64.54	6,784	87.35	61.85
Total Self-Help	6,689	100.00	77.36	8,631	99.31	78.69
Other Aid						
Federal	7,654	1.17	88.52	7,350	1.06	67.02
Institutional	1,000	1.73	11.57	1,938	4.00	17.67
State	0	0.00	0.00	0	0.00	0.00
Total Other Aid	871	10.13	10.07	1,133	14.35	10.33
Balances						
Total Expenses	8,646	100.00	100.00	10,968	100.00	100.00
Total Resources	7,412	100.00	85.72	9,814	100.00	89.48
Remaining Need	-1,234	100.00	-14.27	-1,154	100.00	-10.52
SUMMARY OF AID AND RESOURCES BY TYPE AND SOURCE						
Total by Type						
Grants	1,546	41.00	17.88	2,081	56.94	18.97
Loans	2,192	97.35	25.35	2,253	97.15	20.54
Work	944	23.44	10.92	1,185	38.44	10.80
Contributions	5,580	77.67	64.54	6,784	87.35	61.85
Total by Source						
Federal	2,397	100.00	27.72	2,507	100.00	22.86
Institutional	1,354	37.04	15.66	2,171	50.80	19.79
State	850	10.74	9.83	892	12.97	8.13
Student/Family	5,580	77.67	64.54	6,784	87.35	61.85
External	871	10.13	10.07	1,133	14.35	10.33

Source: NIICU-SARD